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Being poor in prison:

An examination of the prevalence and sources of financial stress among a sample of male inmates

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Introduction

It has long been recognized that the unique conditions of prison generate very stressful situations for those inside.² The lack of liberty, basic goods, heterosexual relationships, autonomy and security may result in elevated stress levels.³ Further, the authoritarian relationship between correctional officers and inmates and the overall lack of freedom afforded to inmates are significant stressors.⁴ Other researchers have noted the constant threat of violence, and the perceived ambiguities of how rules are enforced by correctional officers produce stress.⁵

Financial concerns may also be a source of stress for inmates; however, research thus far has failed to consider the potential existence of financial stress among inmates. It has been well documented that prisoners disproportionately come from poor neighborhoods,⁶ plus in the United States there is an increasing trend of prisons charging inmates for a variety of items and services.⁷ Together, these two factors may produce financial stress among those currently incarcerated, yet no study to date has examined the financial needs and concerns of those incarcerated, and particularly if worry about finances is a source of stress. The current study attempts to fill this

gap via semi-structured interviewer with currently incarcerated male inmates from a maximum security prison.

In general, financial stress is important to understand as it can have a detrimental affect on one's psycho-social and physical well-being. Financial stress or strain can affect a considerable number of basic activities, reducing one's productivity, negatively effecting personal relationships,⁸ lowering self-worth, increasing rates of depression, sleep disturbances, and is associated with worse general personal health.⁹ Research on elderly non-incarcerated individuals found that financial strain leads to poorer nutritional choices and reduces life expectancy.¹⁰ Lastly, many inmates rely on financial help from friends and family, and this might trigger feelings of dependency which in turn has been found to lessen ones perceptions of personal control in their life.¹¹

In the prison context understanding causes of inmate stress is important as stress and strain can lead inmates who are unable to cope in these environments to potentially respond with violence or misconduct.¹² Reducing stress might aid in creating a healthier prison environment, one with reduced level of violence thus better ensuring inmates' safety, reducing prison liability and potentially reducing risks to correctional officers. Further, when stress becomes disabling it can even lead to suicide among a variety of negative consequences in

1. The authors would like to thank the study participants for their time and candor, the Prison Administrators, Unit Managers, and Counselors at the study site for their help in coordinating the research, and Caitlin Taylor and Alison LaLond Wyant for helpful comments on earlier drafts. The authors received no financial interest/benefits from this research.
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the prison setting.¹³ Lastly, perceived financial scarcity has been found negatively affects cognitive reasoning potentially leading inmates to make poorer choices.¹⁴

Although it is clear that many non-incarcerated people in both the United States and Europe are experiencing financial stress as they struggle to find work, pay off their mortgage, and generally worry about their personal finances what is less clear however, is whether, inmates in the United States a group of people who are provided sometimes without cost access to food, clothing and shelter also feel financial stress. In fact despite research that has shown prisons to be stark and even harsh¹⁵ in some cases the general public and legislators have argued inmates have it easy and have even commonly compare prisons to country clubs insinuating inmates do not face financial stress. Prior to his appointment to the United States Supreme Court, Judge Samuel Alito in a case regarding inmate's ability to pay a medical co-payment noted many inmates choose to purchase non-essential items such as candy and subscriptions of magazines therefore suggesting inmates might not be under significant financial stress.¹⁶

Background

The State Departments of Correction (DOC) are legally required to provide adequate food and medical care for inmates but inmates often perceive these services as inadequate. Further, many inmates purchase personal items such as additional hygiene products and are required to pay for episodic health care and medications. In many correctional institutions, including the prison in which this study was conducted, prisoner wages have remained stagnant while commissary prices and medical co-payment fees climb exponentially. Although wages and fees for services vary greatly by jurisdiction, wages are generally well-below minimum wage and there appears to be a growing trend by prison officials to

charge inmates for services.¹⁷ Additionally, more recently incarcerated individuals often are required to pay court costs, fines, and restitution, which might total several thousands of dollars. Lastly, a disproportionate number of people incarcerated come from low-income neighborhoods. Family and friends may thus struggle to offer sufficient financial support to those incarcerated.

Financial stress inmates might experience in jails and prisons might best be explained via an environmental congruence model.¹⁸ The environmental congruence model posits that individuals who successfully adapt to their environment are generally going to be healthier, whereas those who perceive that their needs cannot be met in their current environment are more likely to be less healthy. In the latter situation there is incongruence between a person's needs from their environment and the supply or resources available in their environment. For example, in the context of prisons, stress is generated when an inmate desires safety from violence and threats of violence but perceives safety is not in supply or readily available. Thus there is a lack of environmental congruence that might have led to significantly higher levels of mental health problems.¹⁹

Although inmates likely vary in their desire for obtaining certain products and services, inmates who desire these services might feel that due to low pay, increasing prices, and lack of outside financial support, it is unlikely their needs will be met. Thus, the current environment of prisons might create financial stress due to a lack of congruence between what is in demand and what is perceived as in supply.

Gaps in the Literature

To date it does not appear research has described the financial needs and potential related stress of male inmates. Considering the lack of financial resources

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 17. Gipson, F. T. & Pierce, E. A. (1996), Current trends in state user fee programs for health services. *Journal of Correctional Health Care*, 3(2) 159-178.
 18. Michelson, W. (1976). *Man and his urban environment*. Reading, MA: Addison Wesley.
 19. Gibbs, J. (1991). Social congruence and symptoms of psychopathology: A further exploration of the effects of exposure to the jail environment. *Criminal Justice and Behavior*, 18, 351-374.

available to most incarcerated individuals, the current trends in corrections to charge fees for services coupled with low minimum wages and the documented harmful effect of financial stress and examination of the financial needs and concerns of inmates would seem to be in order.

Sample and Methods

This investigation, which was part of a larger investigation examining the financial needs and concerns of both incarcerated men and women, was conducted in a maximum security men's prison located on the East Coast of the United States. This prison is located approximately 30 minutes outside of a major urban city and housed approximately 3,500 inmates at the time of our investigation. Data were collected using individual semi-structured interview led by the first author. One Institutional Review Board (IRB) associated with our academic institution and the research review board of the Department of Corrections approved this investigation. Participants were not asked to provide any identifying data at any point during the investigation. Participants were not compensated for their time.

Participant Interviews

Potential participants were solicited via informational flyers broadly describing a research study examining the financial needs and concerns of incarcerated men. Those interested in participating in the study were asked to give their name to the officer in charge of the unit to facilitate a pass to meet with the researcher. Potential participants initially gave their name to an officer, but no identifying information (e.g. name/inmate number) was recorded by the researcher.

After potential participants reviewed the approved information statement with the first author, the individual interview began. Interviews were conducted during the months of July and August of 2012 on several prison units, generally in a single prison cell that

was used as a prison counselor's office. These offices were separated by a wall and locked door away from unit managers' offices and the galley where inmates and correctional officers congregated. These semi-private areas were outside the listening range of officers or other inmates. Participants were invited to speak openly and honestly about their experiences. Interviews lasted approximately 30 minutes and they ranged in duration from 15 minutes to one hour.

With the assistance of two formerly incarcerated individuals, a structured survey was developed and used to guide data collection. Participants were asked approximately 60 questions about basic demographic information, spending habits in prison, current account balance, personal assets in prisons and their physical and mental health. All questions were read out loud for the participants and the first author recorded answers by hand. The survey ended with three open ended questions: 1) 'Describe your biggest financial stress in prison,'²⁰ 2) 'If you had more money right now, how would you use it?,' and 3) 'Is there anything else you think is important for us to know about you and your financial needs and concerns?' Again the first author recorded participants' responses by hand as recording devices were not permitted in the institution. Participant responses to these questions will be the focus of the current study.

The average age of those interviewed was slightly less than 39 years old. The majority were not currently married and approximately 40 per cent currently had young (17 years old or younger) children. The offenses responsible for their current sentence range from drug sales to murder. Slightly less than half had a legal job prior to their current sentence and about two-thirds had a prison job at the time of the interview. Most worked the State maximum of 30 hours a week earning 19 to 42 cents an hour.²¹ Most did receive some financial support from the outside, but this varied greatly and many noted the support was very sporadic. Sample characteristics appear in table 1.

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20. Research has traditionally explored both objective and subjective measures to depict the financial conditions and related stress of individuals and according to Prawitz et al. (2006) both are useful. However, because the following research was interested in one's feelings and reactions to their financial situation, a subjective measure instead of an objective indicator appears appropriate.

21. One inmate interviewed was allowed to work up to 40 hours a week because he was one of a small number of inmates who were able to provide basic adult education. Further, one inmate indicated he earned 51 cents an hour for a job cutting grass/landscaping performed in the community.

Table 1: Characteristics of Participants (n = 45)				
	Mean	SD	Min	Max
Current level of financial stress (1 = low ...10 high)	6.7	2.70	1	10
Age	38.8	11.0	22	63
Race (White = 1, non-White = 0)	0.27	0.45	0	1
Years incarcerated for current sentence	13.1	10.7	0	42
Years remaining until minimum (non-life sentence)*	4.0	2.30	0	6
Currently have children under 18 (yes = 1, no = 0)	0.38	0.49	0	1
Current marital status (married = 1, not married = 0)	0.09	0.29	0	1
Working prior to arrest (yes = 1, no = 0)	0.47	0.51	0	1
Welfare prior to incarceration (yes = 1, no = 0)	0.16	0.37	0	1
Receive general labor pool (GLP) pay (yes = 1, no = 0)	0.04	0.21	0	1
Prison job (yes = 1, no = 0)	0.67	0.48	0	1
Pay rate for current prison job (cents per hour)	0.33	0.12	0.19	0.51
Hours paid per week	29.0	0.46	15	40
Financial help from family/friends (yes = 1, no = 0)	0.91	0.29	0	1
Average amount others put into account per month	\$70/35 (MED)	75.8	0	300
Current money total in account**	\$68/30 (MED)	81.7	0	300
Average money spend per week from commissary	\$25/20 (MED)	17.9	0	75
*Approximately 40% of inmates interviewed (19/45) had life-sentences and therefore had no minimum.				
**Participants after stating the current amount in thier account were asked whether this total was "more than normal, less than normal or average". Overall 33 of the 45 respondents (73%) indicated the amount was average, 6 (13%) indicated the amount was more than normal and 6 indicated it was less than normal.				

The central form of analysis used was based on a constant comparative approach informed by grounded theory. The qualitative portions of the structured survey were systematically coded by one researcher to identify emergent factors and themes.²² A second researcher reviewed the transcripts, initial coding scheme, and themes identified. Anomalies between researchers regarding factors and themes identified were discussed and resulted in minor alterations to the coding scheme.

Results

Despite generally having access to food, clothing and shelter inmates reported high levels of financial stress. When asked to rate how stressed they were about their finances in prison (1 = low ... 10 = high) respondents indicated an average of 6.7 and median of 7. Approximately one-fourth (11/45) of those interviewed indicated their financial stress was 10 out of 10, by far the most common answer.

Participants consistently stated the current arrangements in prison likely contributed to their generally high levels of financial stress. There appeared to be considerable overlap among the financial stressors identified by the participants. Some of the financial stressors were related to what can be termed 'pressing

and immediate' financial concerns (e.g. hygiene products, food, phone and cable), 'ongoing and prospective' financial concerns (e.g. post-conviction relief, money for re-entry, and money for family members), and lastly what we are terming 'prison poor' where one perceives they are deprived of meaningful economic opportunities (e.g. low pay rates) and have a general frustration related to having few assets/ability to gain new assets. We review each of these themes below.

Pressing and Immediate Financial Concerns

The most common (20 of the 45 participants) financial stress articulated by men in prison was their inability to afford many basic needs, that were defined by most participants as 'hygiene products' (soap, toothpaste, deodorant, etc.), food, and, to a lesser degree, clothes/shoes and phone time. As one participant expressed, 'There is never enough money to buy things at the commissary, you can't buy enough cosmetics and hygiene' (# 25). Similarly, another participant explained, 'It is tough just trying to maintain things you need, getting the daily needs like toothpaste, soap, etc. It is especially expensive to buy healthy food' (#20).

Related to basic needs is the ability to afford phone time. Others have documented the expense and

22. Glaser, B. & Strauss, A. (1967). *The discovery of grounded theory: Strategies for qualitative research*. Chicago, IL: Aldine.

importance of phone time for inmates.²³ One participant who mentioned he had not talked to his family in three years remarked that he needed money for items such as 'hygiene and a phone card' (# 19). Additionally, one inmate who has three young children noted stress related to 'not having enough money to stay in contact with family' (# 35). Phone time was mentioned as important as a means to not only stay in touch with family and friends but also because talking to those on the outside was a common way to request additional money.²⁴ After lamenting about the delays in receiving money via JPay (the electronic system family members/friends must use in order to deposit money into an inmate's account) one participant stated 'You need phone time to get money from the outside' (# 42).

Although it would be arguably incorrect to classify cable television as a basic necessity, as inmates look for ways to pass the time, one can imagine the desire of an inmate to obtain and maintain cable television services. Inmates who desired access to cable television service were required to pay \$16.50 per-month. If an inmate did not have sufficient funds in his account at the time the bill was issued, cable services were discontinued and he will be unable to reinstate service for at least 60 days. There was a constant fear among some (13 per cent of participants) inmates that they would not have adequate funds in their inmate account and thus might lose cable access and experience prolonged delays in regaining services. As one participant revealed, 'I am worried that money might be removed from account and not realize it and you lose cable' (# 8).

Ongoing and Prospective Financial Concerns

Participants also identified ongoing and prospective financial concerns. Even though these concerns were vital, they were less related to urgent needs, but ones that were continuing and forthcoming. Beyond basic needs, study participants' most common (approximately 20 per cent of participants) financial stress was related to the need for additional money to pay attorney fees and related expenses for post-conviction relief. For example, one participant who was recently implicated in an older

case stated, 'I need money because of the expense of attorney and legal fees... to investigate and fight my current case' (# 39). One participant who was serving a life sentence for a murder elaborated that he 'already missed an important deadline' and further stated, 'I need money for legal, attorney and postage. I need a typewriter for legal purposes, and money for certified mail' (# 26).

Men nearing their minimum or maximum sentence length and who anticipated being released indicated financial stress related to the lack of money they were able to save to help them upon released. For example, one inmate who had approximately two years until he reached his maximum time stated, 'It's tough to save money, and if I max out I won't have money. I'm really

worried how tough it will be' (# 12). Likewise, one participant who expected to be released when he reached his minimum sentence in approximately two years declared 'It is important to have money when you get out, what will one do when he gets out with a little money' (# 34).

Eight different participants remarked that it was stressful to be unable to send money to family members and other loved ones on the outside. This was especially true for some study participants with young children and/or grandchildren. One participant did not have young children of his own but did have a number of nieces and remarked 'I want to send money to family, especially to the little ones' (# 2). Similarly

another said 'with so many restrictions on inmates you can't make money to help family, I just want to make money but I make so little I can't contribute to my family' (# 22).

Prison Poor

Lastly, a common refrain from a majority of participants was a resentment related to the difficulty of earning enough money to care for daily needs as well as other more long-term concerns. We termed this being 'prison poor.' One inmate who worked 30 hours a week for the maximum 42 cents an hour still reported 'There is a lack of opportunity to make more money. It is very tough to get ahead in saving for things. If you want or need something you can't get it as there is only enough

23. Iddings, B. (2006). Will anyone answer the call to lower excessive prisoner telephone rates? *North Carolina Journal of Law & Technology*, 8(1), 159-203.

24. Separate codes for 'money for phone time' and 'requesting money from outsiders' were found to overlap in some circumstances."

money to maintain (# 7).’ This view was shared by others, for example one inmate remarked that ‘Fifty-two dollars is the most one can make in a month and if they take out 20 per cent, there is basically nothing left (# 16).²⁵

In addition to dissatisfaction with the low pay rate that made it difficult to save and purchase needed items and services, some participants alluded to their feelings that the low pay trivialized or undervalued their hard work. For instance, one inmate employed in the kitchen for 30 hours a week argued that ‘compared to pay on the outside we make very little, 19 cents on the inside for work on the outside we would be paid one-hundred times as much’ (# 14). Others echoed his sentiments asking ‘How you gonna pay someone 19 cents an hour for real work’ (# 27)? And another stating it was ‘frustrating to make only 42 cents an hour for jobs that require a lot of work’ (# 18).

In addition to low wages relative to pay rates outside of prison a considerable number of the participants pointed out that their pay rate had not kept pace with dramatically rising commissary costs. The disparity between inmate income and expenses generally added to their stress levels. To illustrate this point one inmate said ‘I only make 19 cents an hour but prices of everything go up, I can’t afford things. Hygiene prices go up and I can’t afford soap. It was like .35 or .40 cents now it’s like a dollar’ (# 32). Even men earning the maximum pay rate felt the financial burden of rising commissary prices. As one participant noted, ‘In 1998 inmates got a ceiling raise from 41 cents to 42 cents. We never got a ceiling raise since but prices in the commissary keep going up. Plus, many of the items sold are jacked up’ (artificially high on the inside) (# 9).

The financial situation created by a low pay rate, a lack of opportunity to generally work more than 30 hours a week, and increase in commissary prices was likely exacerbated by the fact many of those who were incarcerated at the time of our study were poor prior to their incarceration.²⁶ One inmate noted how the convergence of events limits the financial assistance they receive from those on the outside when he asserted ‘Many of the people incarcerated are from poor minority families and with the tough economy they can’t afford even a collect call... Needs are so great in prison but can never get enough money in prison’ (# 28). Similarly,

another participant commented, ‘Guys with no outside help must rely on guys inside to help. Some guys can’t even afford hygiene or other stuff’ (# 31).

Some participants focused on and were concerned with money for immediate needs, others for longer-term continuing matters and some both. Almost universally there was a frustration with low pay coupled with rising costs resulting in most feeling ‘prison poor’ and most did not see a way out of this. Survey participant number 37 summed up the predicament many expressed when he stated ‘I’m poor and have no income so it is tough.’

Discussion

As predicted, for many of the participants in our study, there was incongruence between what was in demand and what is perceived as available. Whether it was related to immediate or prospective needs, there appeared to be incongruence between the inmates’

needs and the resources available in their environment. Inmates suggested they wanted and needed a number of items and services but felt due to low pay rate, rising commissary prices, and erratic financial support from those on the outside their needs were not met. When their needs went unmet, their level of financial stress likely increased.

The financial strain felt by many inmates (likely due to rising costs and low wages), is not surprising given contemporary criminal justice ideologies. Since the fall of rehabilitative ideals, in the past few decades we have seen a philosophical shift toward the use of more punitive measures and retributive justice.²⁷ With the introduction of fees for services, rising costs of goods, and lack of pay raises, inmates might be more openly feeling the pains of punishment. Public officials may fear that increasing inmates’ wages, even if economically feasible, might portray them as coddling criminals or as soft on crime, something they are unwilling to risk.²⁸ If ‘having money makes the bid easier’ as one inmate indicated (# 45), making things tougher aligns with the re-emergence punitive aims and satisfies what some feel are politically popular mandates to treat criminals harshly.

Even though some policymakers and the public in general may want inmates to face financial hardships while incarcerated as an additional form of punishment,

Even men earning
the maximum pay
rate felt the financial
burden of rising
commissary prices.

25. The passage of a state law in 1988 authorized state and county jails to deduct 20% from inmate’s income earned and monthly balance as long as their balance exceeds \$10.

26. Slightly over 50% of the participants indicated they were unemployed in the month prior to their arrest (the vast majority of those employed were in low wage service sector jobs), 16% reported they received welfare in the year prior to their incarceration, almost 60 stated they did not have a bank account in their name in the year prior to their incarceration.

27. Garland, D. (2001). *The culture of control: Crime and social order in contemporary society*. Chicago, IL: The University of Chicago Press.

28. Tonry, M. (2006). *Thinking about crime: Sense and sensibility in American penal culture*. New York: Oxford University Press.

there might be some unintended consequence of the stress or strain. Broadly, research has noted that negative experiences during incarceration among other factors helps dictate successful transition from prison to the community.²⁹ Considering according to the Bureau of Justice Statistics there are over 2 million incarcerated in the United States and nearly all of them will one day be released, from public safety perspective there may be benefits to reducing conditions that may negatively affect one's psychological well-being and thus helping to promote successful reintegration and ultimately less re-offending.

More specifically multiple survey participants suggested unmet financial needs can negatively contribute to the overall environment of the prison. For example participant number 15 suspected that 'if there was more pay and more money distributed evenly there would be less stress and less tension and less problems'. Similarly, another participant (# 16) commented that 'Everything costs in prison: paper, type-writer ribbon. This is the gray market. In the end, with more pay there would be less tension that fuels the gray market.'³⁰ It is beyond the scope of the current study to determine whether financial stress contributes to tension and related problems. However, since research has found limited resources are related to intergroup hostility³¹ and in general the detrimental effects of financial stress are well documented, this might be a fertile avenue for future research. In sum, although unlikely in the current political climate the US DOC may want to consider policies that promote a healthier prison environment thus potentially reducing tension in prison and better preparing those who will eventually be return to their communities.

Next, considering it has been over a decade since the pay ceiling was raised in this institution (and likely many others), an important question is whether a pay raise, if economically and politically feasible, would alleviate some of the financial strain in inmates and their families. There is not a clear-cut answer. However, bearing in mind the last pay increase was only one cent, any future pay increases would likely be nominal as well. Potentially small pay raises are unlikely to ease much financial strain; therefore, these hypothetical pay increases are doubtful to have much impact. Arguably

larger gains could be made by focusing on reducing fees inmates must pay for certain services, especially considering some of the fees have been found to generate modest revenue at best. For example, all federal and the majority of state prisons require inmates to pay fees ranging from 2 to 10 dollars for inmate initiated medical visits.³² A small number of survey participants not only mentioned that medical co-payments fees contributed to financial strain but that avoidance of medical care can lead to infectious disease outbreak and higher associated costs in the long-term.³³

It is fair to question if this nonprobability sample method resulting in 45 interviews produces information that can be generalized to this or other populations. It is possible that men who participated in this study might have disproportionately represented those who were experiencing financial stress. Somewhat mitigating this concern, although most of the inmates did indicate they were under a great deal of financial stress, just over 20 per cent reported their financial stress as a four or less (1 = low ... 10 high). This does not remove concerns of bias in the sample might suggest that motivation to participate went beyond only those in dire financial conditions. Further, the interviews were drawn almost equally from four of the five major cellblocks that represent varying risk and privilege levels, thus hopefully drawing a more diverse inmate population. Lastly, despite only 45 inmates participating in the study, it became apparent by the last day of the study that no new themes were emerging from the interviews thus saturation.³⁴

This investigation represents one of the first published studies examining incarcerated men's financial needs and concerns during confinement. Most of the men who participated in this study indicated high levels of financial stress. The stress was related broadly to concerns with the ability to purchase items for immediate needs such as hygiene products, others for prospective matters such as money for reentry, and a general dissatisfaction with the combination of low pay, rising costs for goods and services, and little support from the outside. Based on recent criminal justice policies that call for those who commit crime to get their just deserts, there might be little prospect for change.

29. Visser, C. A., & Travis, J. (2003). Transitions from prison to community: Understanding individual pathways. *Annual Review of Sociology*, 29, 89-113.

30. The gray market was loosely defined by the survey participant as the exchange of legal goods among inmates. For example, one inmate might trade loose tobacco (often referred to as kite) for the use of another inmate's type-writer for one hour.

31. Jackson, J. W. (1993). Realistic group conflict theory: A review and evaluation of the theoretical and empirical literature. *Psychological Record*, 43, 395-413.

32. Awofeso, N. (2005). Prisoner healthcare co-payment policy: A cost-cutting measure that might threaten inmates' health. *Applied Health and Economics & Health Policy*, 4(3), 159-164.

33. Rold, W. J. (1996). Charging inmates for medical care: A legal, practical, and ethical critique. *Journal of Correctional Health Care*, 3(2), 129-143.

34. See Tewksbury and Copes, 2013, Incarcerated sex offenders' expectations for reentry. *The Prison Journal*, 93(1), 102-122 for a brief discussion of qualitative research and saturation.