

Research report

# Investigating the Prisoner Finance Gap across four prisons in the North East

by Linda Meadows, Simon Feasey and Dr Hayden Bird  
with Joanna Davidson, Dr Katherine Wilkinson,  
Jane Woodford and Laura McCulloch

Department for Work and Pensions

Research Report No 715

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A report of research carried out by the Hallam Centre for Community Justice at Sheffield Hallam University on behalf of the Department for Work and Pensions

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For further details, please visit [www.shu.ac.uk/hccj](http://www.shu.ac.uk/hccj)

# Abbreviations

BDC	Benefit Delivery Centre
BME	Black and Minority Ethnic
CAB	Citizens' Advice Bureau
CCG	Community Care Grant
CJG	Criminal Justice Group
DWP	Department for Work and Pensions
EBA	Employment and Benefit Adviser
EBS	Employment and Benefit Surgeries
ECL	End of Custody Licence
ETE	Employment, Training and Education
FCT	Financial Capability Training
FIF	Financial Inclusion Fund
FSA	Financial Services Authority
HDC	Home Detention Curfew
HMP	Her Majesty's Prison
HMYOI	Her Majesty's Young Offenders Institution
IOM	Integrated Offender Management
JSA	Jobseeker's Allowance
LAA	Local Area Agreements
MoJ	Ministry of Justice
NAO	National Audit Office
NI	National Insurance
NOMS	National Offender Management Service
LOM	Layered Offender Manager
PFG	Prisoner Finance Gap
PSA	Public Service Agreement
ROTA	Reducing Offending Through Advice
SEU	Social Exclusion Unit
VCS	Voluntary and Community Sector

# Summary

Within the underpinning context of reducing re-offending of released prisoners, the Prisoner Finance Gap (PFG) has been identified as an issue that is likely to present a significant barrier to the effective resettlement of offenders. The Hallam Centre for Community Justice at Sheffield Hallam University was therefore commissioned by the Department for Work and Pensions (DWP) to conduct an investigation into the PFG within four prisons in the North East: Her Majesty's Prison (HMP) Durham, HMP Acklington, Her Majesty's Young Offenders Institution (HMYOI) Castington and HMP Low Newton.<sup>1</sup>

The aims of the research were to:

- investigate the systems and processes in place to address the financial exclusion of prisoners across the four prisons;
- investigate the extent to which pre-release inputs impact on financial inclusion following release;
- evaluate the relationship between the prison and Jobcentre based elements within the prisons;
- identify obstacles and barriers to take-up of inputs and propose solutions.

The research was conducted between April 2009 and May 2010 and included a literature review, semi-structured interviews with strategic and policy stakeholders (n=9), staff from prison, probation, voluntary sector agencies and Jobcentre Plus (n=34), prisoners (n=51) and ex-prisoners (n=21), and an online survey.

## Background and policy context (Chapter 2)

The origins of the PFG are commonly traced back to a series of social security reforms enacted in the late 1980s, which included changing benefit payments to fortnightly in arrears rather than in advance (Rowlingson *et al.*, 1997). The Discharge Grant was originally intended to bridge a number of days between a prisoner's release and the receipt of their first benefit payment. Those requiring financial support in the meantime had to apply for (limited) assistance from discretionary grants or for funds from a newly established Social Fund. There have been subsequent changes to the Discharge Grant when in 2005 it was standardised for all prisoners aged 18 years and over leaving custody and a higher rate of Discharge Grant abolished (Hartfree *et al.*, 2010: 32). The remit of prisoner financial problems, however, extends more widely to issues such as access to basic current bank accounts and 'affordable' forms of credit, and money management learning and skills.

The main initiatives undertaken to address the PFG can be summarised as follows:

- access to and support with Community Care Grants (CCG) and application for a Crisis Loan from the Social Fund;
- debt advice and Third Sector Financial Services Expansion;
- access to bank accounts pre-release;
- Financial Capability Training (FCT) or 'money management' education;

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<sup>1</sup> Durham is a Category B local prison; Acklington a Category C adult male establishment; Castington a juvenile and young offenders' closed establishment, and Low Newton is a female prison.

- Freshstart, which entails establishing post-release interview dates for new Jobseeker's Allowance (JSA) claims;
- Employments and Benefits Surgeries (EBS) advice and support;

## Main findings

### **Financial issues faced by prisoners and ex-prisoners (Chapter 3)**

Financial issues, compounded by low levels of awareness and a reluctance to seek advice, constituted a significant problem for the vast majority of prisoners and ex-prisoners. A widespread picture of financial difficulties emerged, including:

**Delays in receiving benefits.** Most prisoners and ex-prisoners expected to be reliant on benefits on release and reported delays in receiving benefits of between two weeks and three months. The reasons for delay were often unclear, though in some cases were thought to be caused by failure to attend the Freshstart interview or not providing the correct paperwork. Antipathetic attitudes to Jobcentre Plus staff, a lack of understanding of staff concerning the specific problems faced by offenders and previous negative experiences were seen as inhibiting engagement post-release. The extent to which the delay impacted on re-offending was unclear, though a small number reported that they had re-offended.

**Discharge Grant.** The Discharge Grant was considered to provide inadequate financial support until benefit payments were received, even where payments were received in the minimum two week period. Ex-prisoners reported that the Discharge Grant typically lasted only two days. It tended to be spent on essentials such as food, clothing, immediate travel needs and accommodation. A small number reported spending it on drugs and alcohol.

**Crisis Loans and CCG** were seen as fundamental to managing the finance gap in the period immediately following release. There was some confusion amongst prisoners about the differences between the two and a lack of clarity and transparency about how grants were allocated. Most prisoners reported receiving less than they had applied for and there was perceived as being a seemingly arbitrary range of factors which impacted on the likelihood of receiving them.

**Access to bank accounts.** Difficulties in accessing bank accounts were attributed to a range of factors including lack of ID, reluctance of banks to open accounts for people with a criminal record, and difficulties caused by previous mismanagement of accounts. In spite of this, many of the ex-prisoners who tried to access bank accounts on release reported that they had managed to do so, though some indicated a preference for Post Office accounts as they restricted the extent to which debts could be accrued via overdrafts.

**Outstanding debts.** Debts amongst prisoners and ex-prisoners ranged from a few hundred to tens of thousands of pounds. The main sources of debt were: social fund loans, court imposed fines, money owed to family and friends, debts to catalogue companies and mobile phone companies, and rent arrears. Debts were often exacerbated by the custodial sentence when, for example, tenancies were not properly closed down or direct debits not stopped. The level of anxiety about debt varied and some prisoners reported being less motivated to address debt while in prison. There was some indication that some debts were viewed differently – outstanding fines and crisis loans, for example, were sometimes viewed as less significant than other forms of debt.

**Poor financial management skills.** Low levels of basic skills have an impact on financial management skills, which are generally very poor. Lack of financial skills was particularly marked amongst young offenders. Women prisoners were considered less likely to admit to debt but to have better financial management skills.

**Reliance on family and friends.** This was both direct in the form of loans or other payment and indirect in the form of provision of accommodation. Women ex-prisoners reported on relying on help from family in looking after children while in prison and on release. This reliance impacts negatively on friends and family who are often themselves reliant on benefits.

**Links with other resettlement issues.** Financial issues are often impacted by, or impact on, a range of other complex and inter-linked needs. Accommodation is inextricably linked with financial issues: maintaining accommodation requires a level of financial stability and increases the likelihood of being in employment; not having stable accommodation makes budgeting and managing finances more difficult. As well as direct financial impact of dependence on drugs and alcohol, drug and alcohol-dependent prisoners were less likely to be motivated to tackle financial issues.

**Finding employment.** Where ex-prisoners had received help in finding training or employment opportunities, this tended to be via Probation Officers. Perceived lack of employment opportunities as a result of offending history and aggravated by the current financial situation were felt to be a significant factor impeding prisoners from achieving financial stability. A lack of support from Jobcentre Plus in helping with finding employment was thought, in part, to be due to a lack of focus on employment and a limited understanding of the particular issues facing ex-prisoners. Finding employment was more challenging when prisoners were released to different areas – a particular issue for women offenders.

## Initiatives and impact (Chapter 4)

There are a range of initiatives across the four prisons to address the issues identified above. These include:

**Induction work.** This is seen as critical for picking up immediate issues and all prisoners were offered contact with EBS or prison staff during induction. Systems across the prison were found to be robust and the focus was on closing claims and making arrangements for final payments. These activities were important to ensure benefits were only paid to those eligible, to ensure timely benefit payments on release and enable prisoners' families to claim appropriately. The activities were time consuming and consequently took up a large proportion of time for these staff but also offered opportunities to identify additional financial issues. Many prisoners did not remember being asked about financial issues at induction and found the induction process overwhelming. Consequently, it was often difficult for them to understand or retain the information they were given.

**Miscellaneous referrals, signposting and ongoing support.** The resources for dealing proactively with ongoing support and signposting were limited, with priority given to induction and pre-release work. Prisoners indicated that they would appreciate more face to face support but sometimes found it difficult to get appointments; this was inconsistent across different wings in the prison. The role of personal officers was often unclear and could be further developed to provide additional support. The ability to signpost to organisations had been impacted by funding cuts in some prisons. Concerns about resourcing had led to reluctance by some staff in adopting an outreach approach.

**Financial capability training.** The four prisons had made efforts to ensure structured activities were available and had different approaches to financial capability training, including well-established credited money and budgeting courses, and a pilot personal finance course. Prison environments are a challenging setting in which to deliver such courses and offender motivation to attend them is often low, exacerbated by poor numeracy levels, other problems such as drugs and alcohol taking priority, and the attribution of financial difficulties to a lack of money rather than poor financial skills. The well-documented issues facing management of short-term prisoners were also a factor. Timing of courses so that they were undertaken near to the release date and flexible approaches were seen as important to help to improve engagement and retention.

**Pre-release processes.** Effective resettlement involves a range of resettlement staff in addition to Employment and Benefit Advisers (EBAs) and the inter-connectedness of resettlement issues means that the range of issues also impact on financial stability. Pre-release processes were a primary focus for EBS staff, sometimes assisted by partner organisations, and were focused around benefit and claim pathways, arranging Freshstart interviews and CCG applications. Pre-release processes were effective and most prisoners reported having received pre-release contact from EBS or prison staff, though some had not been able to access financial support services as a result of long waiting lists. There were good examples of pre-release employment support.

**Impact of initiatives on release.** Freshstart appointments and pre-release advice on claiming benefits had speeded up and facilitated contact with Jobcentre Plus but did not seem to impact on reducing delays in the payment of benefits. This may, in some part, have been as a result of ex-prisoners missing appointments or not having the correct documentation. Ex-prisoners were positive about the assistance with CCG applications but did not report impacts from financial capability training or signposting to other services.

### **Inter-agency relationships and strategic priorities (Chapter 5)**

These were important at a strategic and operational level and in recent months there had been a number of joint initiatives to facilitate effective working across DWP and Ministry of Justice (MoJ), including a joint review. Some Voluntary and Community Sector (VCS) stakeholders indicated that the overlap in remit between the two departments could make it difficult to establish effective joined up working; the importance of appropriate engagement and clear terms of reference for steering groups and other fora were also indicated. The development of integrated approaches to offender management was seen to have the potential to bring resettlement pathways together and improve relationships. Relationships with Local Authorities was key and likely to become more important but were patchy with relationships not embedded nationally.

The Finance, Benefit and Debt pathway was seen to have had fewer resources than some of the other pathways as links with reducing re-offending and connections with other pathways was seen as poorly understood.

At an operational level, staff relationships were good and communication was effective, though it was not always clear the extent to which these were underpinned by formal protocols. Relationships between EBAs and prison/probation staff were facilitated by co-location. There was evidence of inconsistency between information sharing protocols between EBA and prison staff. Relationships with VCS organisations were effective where these were embedded within the prison but the number of organisations involved in resettlement impeded this outside the prison. Financial institutions were identified as posing particular problems including finding someone within the organisation with authority and experience of dealing with prisoners' issues. This could make it difficult to pass on or receive information on behalf of prisoners. Information exchange with Benefit Delivery Centres was problematical but more direct relationships are being established.

### **Bridging the finance gap: key recommendations (Chapter 6)**

A range of recommendations to address the issues raised in the report were identified and these were grouped into three main areas:

**Integrated approaches.** Recommendations were made to improve the strategic presence for the pathway; enable clarity of remit, relationships and facilitate a better understanding of staff in other agencies of the particular issues facing prisoners and ex-prisoners. Recommendations also included suggestions for improved data sharing and capitalising on opportunities provided by strategic offender management initiatives.

**Staff roles and responsibilities, resourcing and location.** Recommendations identified the benefits of co-locating EBS staff in dedicated resettlement units; better signposting to partner services, and suggestions for refocusing and restructuring of EBS roles.

**Interventions and engagement.** Recommendations were aimed at improving interventions and engagement and building on existing good practice. They included recommendations for benefits payments, financial capability training, bank accounts, employment, motivation and engagement.

The recommendations were intended to support and build on work being undertaken by the DWP and Ministry of Justice, following their joint strategic review in March 2010.

# 1 Introduction

## 1.1 Aims of the research

Within the underpinning context of reducing re-offending of released prisoners, the Prisoner Finance Gap (PFG) has been identified as an issue that could present a significant barrier to the effective resettlement of offenders back into the community. The Hallam Centre for Community Justice at Sheffield Hallam University was therefore commissioned by the Department for Work and Pensions (DWP) to conduct an investigation into the PFG within four prisons in the North East: HMP Durham, Her Majesty's Prison (HMP) Acklington, Her Majesty's Young Offenders Institution (HMYOI) Castington and HMP Low Newton<sup>2</sup>.

The aims of the research were to:

- investigate the systems and processes in place to address the financial exclusion of prisoners across the four prisons;
- investigate the extent to which pre-release inputs impact on financial inclusion following release;
- evaluate the relationship between the prison and Jobcentre based elements within the prisons; and
- identify obstacles and barriers to take-up of inputs and propose solutions.

The key research questions were:

- What are the main characteristics of the PFG and how is this experienced by released prisoners?
- What is in place across the prisons to support take-up of Employment and Benefits Surgeries (EBS) initiatives and how are these currently delivered and managed?
- What is the impact of these and what is the relationship between pre-release inputs and post-release financial inclusion?
- In what ways does the diversity of the prison population impact on characteristics, take-up and impact?
- What relationships exist between agencies and how do these help or hinder the addressing of issues raised; what is the role of through the gate providers?
- What are the obstacles and barriers faced by prison staff, contractors and Jobcentre staff in responding to financial issues and prisoner needs?
- What potential solutions to obstacles can be implemented to enhance financial inclusion?

## 1.2 Methodology and approach

The research was conducted between April 2009 and May 2010. It used qualitative research methods to explore the experiences and perceptions of strategic and policy stakeholders, staff involved in the delivery of Finance, Benefit and Debt interventions in prison and in the community,

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<sup>2</sup> Durham is a Category B local prison; Acklington a Category C adult male establishment; Castington a juvenile and young offenders closed establishment and Low Newton is a female prison.

prisoners and ex-prisoners. The research used an action research approach. Action research ensures the continual linking of research and practice to ensure the research develops in such a way as is responsive to, and informed by, the needs of commissioners, stakeholders and practitioners. The research was shaped and informed by the evolving needs of the steering group<sup>3</sup> through regular meetings and the production of three interim reports.

The research itself was broken down into four distinct components:

Component 1: Project set up. This involved the agreement of samples and research instruments, piloting of the research instruments<sup>4</sup>, early implementation interviews and interviews with steering group and project leads. It also included a detailed literature review.

Component 2: Pre-pilot Investigation<sup>5</sup>. Within this component were semi-structured interviews with a range of staff including: staff responsible for delivering EBS inputs in prison, Prison Officers responsible for resettlement, strategic and operational leads and policy development leads across the DWP, Ministry of Justice, other relevant government bodies and the Voluntary and Community Sector.

Component 3: Pre- and post-release Investigation of EBS Engagement. This included semi-structured interviews with a sample of prisoners. Half of the prisoners were then followed up on release. It had originally been hoped to divide the post-release sample into those who had received interventions or engaged with EBS processes and those who had not. However, it was difficult for the prison to provide details of exactly which interventions each prisoner had had, or their levels of engagement, and prisoners could not themselves accurately recall what they had received. This, coupled with difficulties of accessing released prisoners meant that the sample of released prisoners was largely driven by issues of access. Following up released prisoners was challenging and the research team used a number of methods to try and facilitate contact including writing letters, telephoning home or mobile numbers or accessing ex-prisoners through their Probation Office.

Interviews were offered face to face or by telephone and arrangements confirmed and reminders sent. This aspect of the research was extended into June 2010 to maximise opportunities for access. We exceeded the sample in two prisons but were not able to access a full sample from HMP Durham and accessing young offenders proved particularly challenging. This component also included interviews with six Jobcentre Plus staff in five Jobcentre Plus offices. The offices selected were the ones to which the highest number of our prisoner sample were released. We had originally planned to conduct interviews with a larger sample but DWP operational issues led to a reduction in the sample from 12 Jobcentre Plus frontline staff and four Jobcentre Plus managers to four frontline staff. In keeping with the action research approach, a further two (including one manager) were added to ensure the range of views was captured.

Component 4: On-line survey. An online survey was sent to 367 stakeholders from Voluntary and Community Sector (VCS) organisations, National Offender Management Service (NOMS)/Ministry of Justice, prisons, probation service and a range of other government bodies. The survey was also placed on the Jobcentre Plus intranet. A total of 55 responses were received.

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<sup>3</sup> The Steering Group comprised representatives from NOMS and DWP together with representatives of the prisons involved. Other stakeholders attended certain meetings where relevant to their responsibilities.

<sup>4</sup> Full details of research instruments used can be found in Appendix A.

<sup>5</sup> During the course of the research study, the focus changed from being an evaluation of prisoner finance compacts to a more general exploration of the financial issues faced by prisoners and initiatives to address these. There remained the possibility of evaluating these compacts at a later date and thus this component was called the pre-pilot component.

For full details of participants in the research and sample sizes, please see Appendix C.

### 1.2.1 Data analysis

Where possible, interviews were recorded and transcribed verbatim. On occasions there were difficulties in taking recording equipment into some of the prisons. Where this happened, full and comprehensive notes were taken by research staff conducting the interviews.

Transcripts and interview notes were analysed using MAXQDA<sup>6</sup> to elicit and evaluate the key themes. Quantitative data from the online survey was analysed using Excel. Qualitative data from the survey was extracted and responses grouped into key themes. Full analysis of the survey is in Appendix C.

## 1.3 Structure of the report

In addition to this preliminary chapter describing the nature of the research and the approach and methodology used, the research questions outlined in Section 1.1 have been addressed by dividing the report into the following key chapters:

**Chapter 2: Background and context.** Drawing on the literature review from Component 1, which was updated in May 2010 prior to preparation of this report, this chapter examines the background and context to the PFG and wider issues of financial inclusion. It looks at the nature of the finance gap as described in the literature and the range of interventions which have been applied to address these issues.

**Chapter 3: Financial issues faced by prisoners and ex-prisoners** explores the extent and range of financial issues faced by prisoners on release and their experiences of the finance gap. It explores the obstacles and barriers which have been identified as impeding the addressing of financial issues faced by offenders.

**Chapter 4: Initiatives and impact** looks at the range of initiatives available to address these across the four prisons, the obstacles and barriers faced and, as far as possible, examines the impact of pre-release inputs on ex-prisoners.

**Chapter 5: Inter-agency relationships** specifically examines the role and quality of inter-agency relationships at both a strategic and an operational level.

**Chapter 6: Bridging the gap: key recommendations and solutions** draws from the research, possible solutions and recommendations to overcoming the obstacles identified and addressing the issues faced.

Additional appendices provide more detailed information on methodologies, survey results and research instruments.

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<sup>6</sup> MAXQDA is a computer software package designed to help researchers systematically evaluate and interpret qualitative data.

## 2 Background and context

### Summary

The Prisoner Finance Gap (PFG) refers to the gap in financial support experienced by many prisoners on release. It has been identified as an issue that is likely to present a significant barrier to the effective resettlement of offenders back into the community and is part of wider discussions relating to resettlement.

The Social Exclusion Unit (2002) report indicated that immediately before entry to prison, 72 per cent of prisoners were in receipt of benefits. The origins of PFG are commonly traced back to a series of social security reforms enacted in the late 1980s which changed payments to fortnightly in arrears. The Discharge Grant, frozen since 1997, was intended to bridge the gap until the receipt of the first benefit payment.

The remit of prisoner financial problems extends more widely to issues such as access to basic current bank accounts and ‘affordable’ forms of credit and money management learning and skills. A number of initiatives have been introduced to narrow the PFG – including: access to and support with Community Care Grants (CCG) and Crisis Loans; debt advice and voluntary sector financial services expansion; pre-release support to open bank accounts; financial capability training; Freshstart to establish post-release interview dates for Jobseeker’s Allowance claims and Jobcentre Plus staff in prisons.

### 2.1 Defining the nature of the Prisoner Finance Gap (PFG)

The term PFG is commonly used to describe the gap in financial support experienced by many prisoners immediately following their release from prison. The origins of the PFG are commonly traced back to a series of social security reforms enacted in the late 1980s (see, for instance, Rowlingson, Newburn and Hagell, 1997; Hartfree, Dearden, and Pound, 2010). Changes in 1988 effectively transferred benefit payments to fortnightly in arrears rather than in advance. Rowlingson *et al.*, (1997) illustrate that under these new rules released prisoners faced a minimum 14 day wait to claim for their first payment. Those requiring financial support in the meantime had to apply for (limited) assistance from discretionary grants or for funds from a newly established Social Fund. The Disadvantaged Groups Team at the Department for Work and Pensions (DWP) (2008) showed that the average payment from the Social Fund given to prisoners on release was £142 which equated to £9 a day until the first payment of JSA was made.

The Discharge Grant, which has its roots in a recommendation made by the 1963 Advisory Council on the Treatment of Offenders, was originally intended to bridge a number of days between a prisoner’s release and the receipt of their first payment of Supplementary Benefit (which was at that time given in advance). The Discharge Grant ex-prisoners aged 25 or over are entitled to is £46.75; for those aged 18 to 24 this figure is £37. Rowlingson *et al.*, (1997) note that this sum of money has been frozen since 1997 and discovered that the grant was used in three basic ways. Firstly, it purchased necessities such as clothes and food. Secondly, where prisoners had friends and family to go to on release, they used the money to contribute to household finances or phone calls and travel. The third and less common use was for those who were ‘better off’, the money being used on what the authors refer to as ‘non-essentials’. It is also important to bear in mind that not all prisoners

are eligible to receive the Discharge Grant, despite the distinct possibility that some may still be susceptible to aspects of ‘financial exclusion’<sup>7</sup>.

Furthermore, there have been subsequent changes to the Discharge Grant:

*‘In 2005 the discharge grant was standardised for all prisoners aged 18 years and over leaving custody. The higher rate of discharge grant, previously available to those leaving prison with no accommodation to go to was abolished.’*

(Hartfree et al., 2010: 32).

A number of options have been indicated in the literature to bridge the immediate financial needs faced by prisoners on release. These include an increase in the amount of the Discharge Grant though these have not gained ministerial backing (*ibid*) and proposals for an element of JSA to be paid in advance rather than arrears.

However, literature on the PFG frequently goes beyond immediate concerns with the amount of money prisoners possess during the first (two) weeks of their release. ‘Financial exclusion’ might be a more effective term for capturing the extent of financial problems which prisoners and, offenders more broadly, experience. Financial exclusion has been defined as:

*‘...a process whereby people encounter difficulties accessing and/or using financial services and products in the mainstream market that are appropriate to their needs and enable them to lead a normal social life in the society in which they belong’.*

(European Commission, 2008)

In the context of prisoners the range of financial inclusion issues include: applying for Community Care Grants and Crisis Loans from the Social Fund (see DWP, 2010), access to basic current bank accounts (see for example, Jones, 2008; 2009), ‘affordable’ forms of credit, money management learning and skills (HM Treasury, 2007a; DWP, 2010) and other financial services such as savings facilities, insurance products and access to money management advice. Hartfree et al., (2008) have shown that provision also needs to address prisoners’ reluctance to seek out assistance<sup>8</sup> with financial problems and employment, training, and education.<sup>9</sup>

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<sup>7</sup> Adapted from Hartfree et al. (2010) these exclusions include:

Those serving a custodial sentence of 14 days or less; those recalled from a licence to prison for a period of 14 days or less; those awaiting deportation or removal from the UK; those travelling to an address outside the UK; those being discharged to a hospital under a Mental Health Section Order; fine defaulters and those held on further remand warrants; civil prisoners; those aged under 18 years at the time of release; un-convicted/remand prisoners; sentenced prisoners with over £8,000 in savings – therefore ineligible for Income Support; and stage 2 resettlement regime prisoners undertaking paid work in the community.

<sup>8</sup> HM Treasury (2007a) have suggested that resettlement data indicates prisoners are also amongst the most vulnerable when it comes to experiencing financial distress and that they may also be prone to seeking help from less reputable or affordable sources, including illegal money lenders (loan sharks), cash converters or ‘informal’ associates.

<sup>9</sup> Research in Leeds has shown the effectiveness of tackling financial exclusion in this way, but only if done holistically. They cite as one of their key findings that there should be no ‘cherry picking’, i.e. supporting one element over and above the others. Integrating financial inclusion is seen as essential to provide effective, long-term outcomes.

## 2.2 The national policy context: reducing re-offending and the resettlement of ex-prisoners

Against this backdrop, the resettlement of ex-prisoners itself has witnessed something of a resurgence in interest amongst policy makers, practitioners and academia over the past decade or so. The seminal report, *Reducing Re-offending by Ex-prisoners* produced by the Social Exclusion Unit (SEU) (2002), with its gamut of statistical information on the wide-ranging needs of this cohort, situated Finance, Benefit, and Debt issues alongside other social and behavioural needs. The report presented a stark picture of prisoner need when juxtaposed with the general population. It showed that immediately before entry into prison 72 per cent of prisoners were in receipt of benefits compared to 13.7 per cent of the working age population. Similarly, ten per cent of households had difficult or multiple debts, whereas 48 per cent of prisoners had a history of debt. The report also acknowledged the potentially detrimental effect of imprisonment. Two-thirds of prisoners lose their job and over a fifth of prisoners faced increased financial problems (Fletcher, 2003; see also Ritchie, Casebourne and Rick, 2005)<sup>10</sup>.

The SEU report was also part of broader research activity and initiatives which looked at resettlement processes and services, which more recently has been continued, to some extent, through forms of ‘offender management’. Briefly, these include, of note amongst others, the resettlement Prison Service Order 2300 (HM Prison Service, 2001) a joint thematic review on ‘through the gate’ provision by HM Inspectorates of Prison and Probation (2001), the piloting and evaluation of a number of ‘pathfinder’ projects prisoners serving short-term sentences<sup>11</sup> and the development of a number of regional resettlement strategies. These earlier initiatives have undoubtedly had some influence on subsequent Reducing Re-offending Action Plans at national and regional levels. ‘Through the gate provision’ has, theoretically at least, been a feature in the developments of models of Offender Management and the National Offender Management Model (NOMS, 2005b), and more recently Integrated Offender Management and Layered Offender Management. On these latter two there is scope to address the needs of short-sentenced prisoners.<sup>12</sup>

In addition, regard was had to the Local Area Agreements (LAA) frameworks and offender related Public Service Agreements and National Indicators. The New Performance Framework for Local Authorities and Local Authority Partnerships (HM Government, 2007) included an enhanced focus on crime reduction and community safety. PSA 23: Make Communities Safer included a specific focus on reducing re-offending and was complimented by PSA 16 which was targeted at increasing the proportion of socially excluded adults in settled accommodation, employment, education and training (DWP/NOMS, 2010). A range of National Indicators were closely associated both with the reduction of re-offending and offender access into learning, skills, employment benefits and accommodation (NI18, NI19, NI45, NI117, NI143, NI144). The Criminal Justice and Safer Communities PSAs provided a high level framework for the development of strategic local partnerships and more specifically to provide a platform for multi-agency approaches to addressing issues of financial exclusion that impact on offenders as a consequence of the PFG.

<sup>10</sup> Fletcher (2003) has demonstrated that employers’ perceptions of offenders relate in-part to their views on their offences and conclusions on the suitability to roles. Most resistance to offenders was demonstrated for those convicted of burglary or sexual offences.

<sup>11</sup> (Lewis, Vennard, Maguire, Raynor, Vanstone, Raybould and Rix, 2003; Clancy, Hudson, Maguire, Peake, Raynor, Vanstone and Kynch, 2006).

<sup>12</sup> On this group of offenders the National Audit Office (NAO) (2010a) cited a recent research project which had interviewed over 1,400 newly sentenced prisoners. This survey showed ‘a higher level of homelessness, joblessness and drug and alcohol abuse amongst the short-sentenced group compared to those sentenced between one and four years’ (*ibid*: 17)

### 2.3 Initiatives aimed at financially excluded groups: from the mainstream to prison

Within a prison context a number of initiatives have been introduced to try to impact positively on prisoner access to financial assistance both pre and post-release. In summary these efforts include:

- access to and support with CCG<sup>13</sup> and application for a Crisis Loan<sup>14</sup> from the Social Fund;
- debt advice and Voluntary and Community Sector Financial Services Expansion;
- support for prisoners wishing to open bank accounts pre-release;
- Financial Capability Training (FCT) or ‘money management’ education;
- Freshstart, which entails establishing post-release interview dates for new JSA claims;
- Jobcentre Plus staff in prisons to offer employment and benefits advice and support.

#### 2.3.1 The Social Fund, Crisis Loans and Community Care Grants:

For the past 20 years or so, the Social Fund has been a core part of the welfare system (DWP, 2010), and has a clientele that extends outside that of prisoners and offenders in general. Recently, there has been consultation to identify ways in which improvements can be made to the Social Fund including CCGs and Crisis Loans (*ibid*, 2009; 2010). The Social Fund is administered by Jobcentre Plus and complements mainstream social security provision in two ways (*ibid*, 2010). First are regulated payments that are paid to all entitled claimants in a number of particular situations. Second are discretionary payments which are awarded after an assessment of entitlement and, in some circumstances, need. DWP’s consultation indicated that the Social Fund requires improvement to move it from being a passive scheme to one which is more proactive and seeks to tackle the underlying issues clients may have and enhance their money management and financial independence. The proposed reforms of the Social Fund, outlined under the previous Government, also took into consideration the recent sharp rise in the number of Crisis Loans.

#### 2.3.2 Debt advice and Voluntary and Community Sector financial services expansion

In 2004, the Financial Inclusion Fund (FIF), which backed the then newly launched financial inclusion strategy, allocated £120 million to tackle exclusion in core priority areas (HM Treasury, 2007b; also 2007a). Since then, HM Treasury (2007b) has said that in a Comprehensive Spending Review the Government announced that for the period 2008-2011 the FIF would total £130 million, an 8.3 per cent increase delivered in tight spending rounds. It is not yet clear what will happen in the spending review recently announced by the current Government.

Policy literature suggests the role of the Voluntary and Community Sector as a source of affordable credit and financial services is a developing area (see HM Treasury, 2010). The FIF since 2006, as reported in 2007 by HM Treasury (2007a), has also facilitated the Growth Fund targeted at supporting Voluntary and Community Sector lenders. By 2007, over 46,000 loans had been made, totalling more than £20 million. At the time of the report £5 million, including £3 million from the Ministry of Justice (MoJ) and £2 million from the FIF had been allocated to develop prison specific

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<sup>13</sup> Applications can be made for a CCG in the six weeks leading up to release from prison. A condition for being awarded a CCG is that the applicant needs to be in receipt (or likely to be in receipt on release from prison) of a means-tested benefit).

<sup>14</sup> Crisis Loans cannot be applied for whilst someone is still in prison.

services in England and Wales. The Financial Inclusion Taskforce also established working groups to focus on both insurance and Voluntary and Community Sector credit (*ibid*). Money management education has also had a role in this activity. The 2007, Comprehensive Spending Review extended earlier budgeting for financial inclusion with an additional £130 million being allocated. Of this, £76 million was for face-to-face advice services. Prisons in particular gained £5 million for prison-focused money advice in selected regions of England and Wales.

### 2.3.3 Access to bank accounts

NOMS/FSA (2010) identifies the UNLOCKing banking project which aids access to bank accounts for prisoners. There is also a similar project which focuses on insurance. As well as the UNLOCKing banking project there has also been an evaluation of bank accounts for prisoners undertaken by Liverpool John Moores University (Jones 2008; 2009). The Co-operative Bank project originally commenced at Her Majesty's Prison (HMP) Forest Bank and indicated a number of administrative challenges which faced prisoners specifically. These included problems in establishing prisoner identification, which also links to concerns about potential fraud. For example, prisoners may have multiple identities but be unable to produce hard copies to verify, for instance, National Insurance numbers. Potentially linked to this is the problem of duplication of accounts and establishing a post-release address. Other issues linked to difficulties in opening an account also included bad credit ratings and a refusal of a prior application for a bank account. Nonetheless, bank accounts were in demand as they:

- were seen to assist prisoners in finding employment (97 per cent used their account for payment of benefits or wages);
- were instrumental in them gaining personal independence;
- were integral to transaction banking, saving and money management;
- acted as a gateway to other financial services;
- assisted in gaining accommodation; and
- helped in future resettlement and stability.

Alongside these themes, however, was that bank accounts had a vitally symbolic role in overcoming social exclusion. For some they were part of a 'fresh start' and represented social inclusion and legitimacy, thus having an active function in prisoner's efforts at desistance from crime. The follow-up report emphasised the clear demand for accounts. What initially started as a pilot at HMP Forest Bank has now become a national approach, with bank accounts being provided by the Co-operative at a maximum of 30 prisons and the potential for other providers to offer similar services (Jones, 2009). There have also been earlier pilots of bank accounts at HMP's Cookham Wood and Coldingly and at this time HMPS/NOMS were considering the implications for managing bank accounts as part of developing a business case (NOMS, 2006). This demand was also shown in the earlier study on money outreach pilots where 40 per cent of prisoners did not have a current account or other financial products (Buck *et al.*, 2007).

### 2.3.4 Financial capability training/money management education

The FSA set out in 2006 a £100 million five-year programme to improve financial capability<sup>15</sup> in the UK, called Delivering Change, which aimed to reach ten million people by 2011 so that, in the long run, all adults will have access to impartial guidance about money and every child will receive a planned programme of personal finance education in schools. The action plan includes the setting up of an independent body, Consumer Financial Education Body (CFEB)<sup>16</sup> to bring together interested parties from industry, consumer bodies, voluntary organisations, government and the media to find ways to improve the nation's knowledge and understanding of personal finance.

NOMS and the FSA give details of some current educational packages for prisoners and highlight the case of HMP Acklington and its focus on 'money matters' as well as material which is being piloted in six North-eastern prisons. Additionally, a Citizens' Advice Bureau (CAB) project called 'Reducing Offending Through Advice' (ROTA) sees full-time advice workers in North East prisons and Young Offender Institutions. A key factor in this project's perceived success was seen to be the location of staff members alongside the prison's resettlement staff. Other examples of best practice (which includes amongst other services references to FCT and education at specific sites) have been summarised by the Centre for Regional Economic and Social Research (CRESR) at Sheffield Hallam University (CRESR, 2010a; 2010b).

A recent research project has looked at the impacts of three programmes (see Ipsos MORI, 2010). One of these concerned staff training delivered by NACRO; the other the value of CAB services in providing financial capability training and, finally, a community based programme headed up by CAB in conjunction with Hampshire probation area. As part of the study of the three programmes financial capability training workshops were piloted in two Welsh prisons (HMP Cardiff, HMP/YOI Parc) (see *ibid*). The training included the CAB delivering information to prisoners on matters such as insurance, debt advice and banking in prisons. Referrals were made for clients to access provision in the community. There were aspects of peer adviser and prison staff training to make possible the referrals of prisoner into services. Senior staff leadership and awareness of prison based projects was seen as being crucial to the successful establishment of pilots. Indeed this was a crucial part of provision in any of the three programmes. As indicated in findings from the evaluation of ROTA, co-location of staff and providing accommodation for the projects was vital. Other logistical issues were highlighted, such as the importance of internet and telephone access. Clear advertisement of projects in areas of the prison such as on the wings and in the gym and library was required to promote FCT.

### 2.3.5 Freshstart and employment benefits services in prisons

Jobcentre Plus Advisers in every prison work in partnership with other agencies to offer help with sorting benefits, retaining jobs, **on entry** and finding work; training and identifying suitable benefits **on leaving**. Freshstart is an initiative which involves the Jobcentre Plus Adviser in prisons, pre-arranging a New Jobseeker Interview to claim JSA at the prisoner's home Jobcentre Plus office on release. The process aims to speed up the receipt of benefit and ensure that the offender engages with the Jobcentre at the earliest opportunity for help.

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<sup>15</sup> 'Financial capability is the knowledge, skills and confidence to manage your money well. This includes understanding financial products, being able to use them and having the confidence and motivation to so' (Transact, National Forum for Financial Inclusion).

<sup>16</sup> The UK's independent CFEB, established by the Financial Services Authority (under the Financial Services and Markets Act 2000 as amended by the Financial Services Act 2010) to help consumers understand financial matters and manage their finances better.

## 2.4 Future developments

DWP/MoJ (2010) has conducted a recent review that recognised that whilst there was evidence of good practice aimed at offender rehabilitation and resettlement there was scope to improve communication at a local level between prisons and Jobcentre Plus. The objectives of this review were:

- to facilitate partnership work;
- increase effectiveness of providers working in custodial and community settings;
- join-up employer engagement;
- facilitate joint data-sharing; and
- consider the feasibility of shared measures of success.

Recommendations included, in the short-term, the agreement of a framework for joint working and data sharing. Continuing on the theme of communication, a data-sharing consent form was proposed to be developed for use by frontline probation and Jobcentre Plus staff. Where possible Jobcentre Plus Employment and Benefit Adviser (EBA) services should follow best practice and be enabled by the prisons to co-locate with prison's resettlement staff. Furthermore, a leaflet should be designed to raise awareness amongst prisoners and various staff members as to the services which are on offer. In addition, it proposes that guidance for front-line staff be produced to inform partnerships between NOMS and Jobcentre Plus. The recommendations direct staff in prisons to engage with employers to up-skill (ex) prisoners for employment opportunities in their local areas.

# 3 Financial issues, obstacles and barriers

## Summary

Financial issues, compounded by low levels of awareness and a reluctance to seek advice, constituted a significant problem for the vast majority of prisoners and ex-prisoners. A widespread picture of financial difficulties emerged and are explored in this chapter including:

- delays in receiving benefits of between two weeks and three months;
- the perceived inadequacy of the Discharge Grant in providing support until benefits were received;
- reliance on, and lack of clarity of allocation of Crisis Loans and Community Care Grants (CCG);
- difficulties in accessing bank accounts attributed to a range of factors, including lack of ID, criminal records and previous mismanagement of accounts;
- outstanding debts, often exacerbated as a result of custody and ranging from a few hundreds to tens of thousands of pounds;
- poor financial management skills;
- direct and indirect reliance on family and friends, themselves often reliant on benefits;
- financial issues are often impacted by, or impact on, a range of other complex and inter-linked resettlement needs – most commonly accommodation and drugs/alcohol;
- difficulties in finding employment as a result of offending history and aggravated by difficult economic climate.

## 3.1 Extent of the issue

As can be seen from the previous chapter, literature highlights that the Prisoner Finance Gap (PFG) is, to some extent, attributable to changes in the timing of benefit payments brought about as a result of legislative changes in the 1980s. However, it is also the case that financial issues are embedded in a broader context of social and personal needs and responsibility. This observation is also reflective of the way in which reducing re-offending action plans at national and regional levels, along with policy relating to the resettlement of (ex) prisoners, conceptualises finance, benefit and debt issues alongside other social and behavioural interventions. Accommodation, drug use, employment, and access to education and training are just a few of the important confounding variables. The literature also demonstrates that the PFG is not merely relational to the amount of money prisoners have on release. Wider ‘financial exclusion’ is commonly experienced by those who are, or have been, in custody and their lack of access to financial products such as affordable credit, bank accounts and impartial money management advice present something of a more complex set of problems. Prisoners therefore are rightly classified as potentially being one of the most vulnerable groups of service users.

Unsurprisingly, then, across this research, financial issues were seen as being a highly important factor in prisoners' resettlement. In the online survey, 98 per cent of respondents felt that financial issues were very significant or significant. This was supported by the interviews which were conducted with Jobcentre Plus staff and resettlement staff within the four prisons who indicated that financial issues were significant for the vast majority of prisoners – estimates ranged from 50 per cent to 90 per cent.

Buck *et al.*, (2007) also indicated that these financial issues were compounded by low levels of awareness and a reluctance to seek advice and staff interviewed within the prisons supported this, suggesting that OASys assessments<sup>17</sup> frequently indicated financial issues but these were not always expressed by the prisoners themselves. Sometimes this was seen as due to a lack of awareness of the issues; sometimes to a limited inclination to address them:

*'Maybe they don't recognise it; there is a lot if you go through OASys and it's always highlighted that financial problems [are] an issue.'*

(Probation Service employee)

Nevertheless, prisoner interviews pre and post-release did reveal a widespread picture of financial difficulties. The majority of prisoners interviewed prior to release expected to be reliant on benefits and to experience some financial difficulties on release, often based on previous experiences of being in custody. In the majority of cases, their expectations accurately reflected their experience on release. The difficulties expected and experienced were related to the full range of factors described above, including timeliness of benefit payments and perceived inadequacy of the Discharge Grant, drug and alcohol problems, difficulties in finding a job, existing debt and lack of financial capability. These are discussed in more detail below.

### 3.2 Accessing benefits on release

Delays in receiving benefits were a recurring theme across all the research. It was identified by all stakeholders and staff as a significant obstacle for those prisoners (the majority) who did not have an alternative means of support. It ranked as the most recurring resource gap cited by survey respondents (47 per cent cited this as a resource gap). The primary problem is that Jobseeker's Allowance (JSA) is paid two weeks in arrears and the prisoner does not become eligible until the day of release. Thus, the earliest that a prisoner can expect to receive their first payment is two weeks after release. Feedback from both staff and prisoner interviews, however, suggest much longer waits for payment can be experienced:

*'We get a lot of phone calls from prisoners and by a lot, at least one to two a week from prisoners purely saying "I have been out for the last three weeks and I have got no money...I keep going back to the Jobcentre and I don't know where else to go now" and they end up phoning us.'*

(EBA)

Of the ex-prisoners interviewed on release, a majority reported delays of a month or more in receiving their benefits; the longest wait was three months and the shortest was two weeks:

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<sup>17</sup> OASys is a standardised process of assessment of offenders' likelihood of reconviction, criminogenic factors associated with offending and risk of harm <http://www.probation.homeoffice.gov.uk/files/pdf/Info%20for%20sentencers%203.pdf> accessed 25 June 2010

*'Well at the moment [family support is] all I'm relying on really because I still haven't had a payment out of the benefit people. I've been onto 'em, I've had two crisis loans of £48 since I've been out of prison and they keep telling me I will definitely be paid by 1st March.'*

(Adult male ex-prisoner – released December)

The impact of this was, not surprisingly, highly significant and dealing with the delay and its impact had been the major focus of ex-prisoners' activity immediately post-release. Clearly there are a number of reasons why benefit payments might be delayed – progression of the claim for JSA is dependent on the prisoner successfully attending the Freshstart interview which was arranged pre-release. Failure to attend the Freshstart interview, attending late or attending without the required paperwork will result in more serious delays, as will failure to supply the correct information to Jobcentre Plus. We cannot confirm the specific causes for the delays experienced by the ex-prisoners we interviewed: ex-prisoners were themselves unclear about the reasons for the delays they were experiencing and quantitative analysis of Jobcentre Plus data was not part of the remit of this research. Certainly, Jobcentre Plus staff indicated that ex-prisoners often attended without the correct information or failed to turn up for appointments and one member of staff suggested that as many as one in three ex-prisoners do not turn up for Freshstart appointments<sup>18</sup>:

*'They're supposed to have an appointment within days of coming out but it depends whether they actually attend, if they have the right documents with them.'*

(Jobcentre Plus staff)

Some of these problems can be exacerbated by some ex-prisoners having a fairly antipathetic attitude to Jobcentre Plus staff. Negative prior experiences were seen as having an impact on the extent to which prisoners engage with Jobcentre Plus on release:

*'Jobcentre staff are seen as the enemy...A lot of the reason I believe why they don't necessarily engage at the first contact is because they have had poor experiences before with Jobcentre Plus.'*

(Employment and Benefit Adviser (EBA))

It was certainly apparent from the interviews with prisoners and ex-prisoners that their views of Jobcentre Plus tended to be somewhat negative. This was often related to delays in payments (for whatever reason), with ex-prisoners perceiving Jobcentre Plus staff as having little interest in their financial problems or little understanding of the particular issues they faced. Ex-prisoners represented a small proportion of the Jobcentre Plus staff clients and Jobcentre Plus staff themselves reported that they found it difficult to help ex-prisoners as they often presented with a range of complex problems which the staff did not feel equipped to deal with. Jobcentre Plus staff also reported sometimes feeling threatened by offenders whose attitude to the staff made them difficult to deal with.

Delays in benefits payments are then, a major issue for ex-prisoners and one which can be influenced by a number of factors. However, the extent to which the delays experienced impact on re-offending remains unclear from our follow-up interviews with prisoners. Just under half of the prisoners interviewed on release suggested that it could impact on their likelihood to re-offend and a small number of ex-prisoners reported having resorted to theft or shoplifting:

*'I really struggled and that and sometimes I had to go and pinch a few things...food, I know I shouldn't but I had to.'*

(Female ex-prisoner)

<sup>18</sup> The information is not routinely collected by Jobcentre Plus so cannot be corroborated.

### 3.3 Discharge Grant

Closely linked to delays in benefit payments was the perceived inadequacy of the Discharge Grant. Most of the prisoners and ex-prisoners interviewed were eligible for the Discharge Grant and none considered the Discharge Grant adequate. Prior to release, prisoners reported expecting to spend their Discharge Grant on clothes, travel, basic living expenses such as food, utilities or to pay for accommodation, which had often been lost on entering custody:

*'Well just coming in and losing me accommodation I've lost all me personal belongings, clothes etc things like that and it means I'm going to have to go out there with what clothes I've got in my property box which have been sitting there for the last 6½ months. I'm going to have to be getting out and I'm going to have to be trying to get some clothes sorted and footwear and things like that and then try and get me accommodation sorted and me next meal on the table you know what I mean.'*

(Adult male prisoner)

A small number said they would use it to buy drugs or alcohol or to pay off debts. Amongst young offenders, most planned to spend the grant on clothes or give money to parents for board. Amongst women ex-prisoners, using it to buy food or presents for children was also mentioned, reflecting some of the different concerns held by women prisoners and ex-prisoners:

*'So something nice for [son's] birthday I think, probably a little bit of rent as well to like my granddad and that's it you don't get a lot really you only get £46 quid that's pretty crap really it's not enough.'*

(Female prisoner)

Following release, most ex-prisoners' reports of what they spent their Discharge Grant on was in line with their pre-release expectations with the majority indicating that they had spent it on accommodation, clothing, food and immediate travel needs, with a small number reporting spending it on alcohol or drugs and one female ex-prisoner stating that she had spent it on cosmetic treatments:

*'Well I got something to eat, got the bus, went home I had to get a few buses to pick some stuff up from each different place because I had stuff scattered all around so I had to pick all that up.'*

(Female ex-prisoner)

All ex-prisoners reported that the Discharge Grant had lasted for a very short time – typically just two days though in some cases only one day. No ex-prisoners interviewed reported that it had lasted longer than a week. Views on the inadequacy of the Discharge Grant were shared by many of the staff interviewed:

*'It's not a great deal, I think they could up it a little bit, just seeing as it's for daily living because they know they're not going to get paid for at least a fortnight, benefits, so then they're coming out of prison and they're having to get crisis loans which put them into debt straight away 'cause it's got to be paid back.'*

(Jobcentre Plus employee)

It is clear that, at £46, the Discharge Grant does not provide sufficient resources by itself for ex-prisoners to manage during the period until their benefits are paid – even when those benefits are paid in a timely way. A number of the stakeholders interviewed suggested that it was not particularly useful in its current form. Some staff interviewed suggested it should be increased to cover a minimum of two weeks until benefits were paid and could replace the CGC. Amongst the

strategic stakeholders, there was a preference for moving towards payment of JSA on release, rather than an increase in the Discharge Grant which was seen as being politically unpalatable.

### 3.4 Access to Crisis Loans and Community Care Grants

Crisis loans and CCG were seen by many ex-prisoners as fundamental to their ability to manage their finances in the period immediately following their release.

Many of the prisoners interviewed had applied or were considering applying for CCGs while in prison to cover costs of buying new clothes and furniture on release. Most of the prisoners and ex-prisoners who had received CCGs reported receiving less than they had applied for – usually about a quarter of what they had asked for.

Crisis loans were another form of support on which many of the prisoners and ex-prisoners interviewed had relied on in the past or were currently dependent on to tide them over the period until their benefits were paid:

*‘Because I still haven’t had a payment out of the benefit people. I’ve been onto ‘em, I’ve had two crisis loans of £48 since I’ve been out of prison.’*

(Adult male ex-prisoner)

Some prisoners reported expectations of being unable to access crisis loans because they had reached their limit or had outstanding loans. On release, however, all the ex-prisoners interviewed who had applied for crisis loans had received them.

There is also some confusion for offenders between CCGs and crisis loans though most understood that re-payment of crisis loans is taken directly from the benefits payments. Most offenders did not view this as a barrier, possibly reflecting attitudes to this particular form of debt<sup>19</sup>, but a small number of offenders were concerned that it put them into debt – a concern shared by some of the Jobcentre Plus staff interviewed:

*‘I think anything where you’re getting into debt, which a crisis loan is, isn’t a good thing, it’s not a good way of starting.’*

(Adult male prisoner)

*‘They’re coming out of prison and they’re having to get crisis loans which put them into debt straight away ‘cause it’s got to be paid back.’*

(Jobcentre Plus employee)

There was a lack of clarity amongst prisoners as to the criteria which were applied in deciding how much grant they should receive or if they should receive one at all and this was shared by staff within the prisons who indicated similar difficulties in the allocation of CCGs:

*‘Well, I applied again while I was out and I got knocked back again and I’ve been knocked back three times but they’ll give me a loan which they gave me a loan and I’ve got to pay that back. It baffled me...I don’t know how they work it out.’*

(Adult male prisoner)

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<sup>19</sup> See Section 3.6.

Although applications for CCGs can be made six weeks prior to release and can be received at the prison and made available at the point of release, it was reported that some benefits offices were withholding payment until the prisoner has made a new claim for JSA allowance following release:

*'...normally what we do is get the grant and their money sent into the prison so they have cash on the day of release. Some won't do that now they are saying like as soon as you get out come to the Jobcentre we will have another interview with you and we will pay you then so it seems that the only people who really send money now are the North East, anywhere out of the North East they have to go to the Jobcentre.'*

(Education services staff)

There seems to be, then, a degree of inconsistency in the way that local offices are responding to the Standard Operating Model, as well as a range of seemingly arbitrary factors that significantly impact on the fairness and transparency of the CCG application process. Issues raised include:

- Prisoners have very different capabilities in terms of completing the application forms properly and it is not possible for prison based staff to support all applications (though assistance should also be available on release from Jobcentre Plus or Voluntary and Community Sector (VCS) welfare organisations)
- Prisoners who have experienced a number of prison sentences are likely to have prior experience and heightened awareness of how to make a successful application; conversely inexperienced prisoners are less likely to make use of the system to their advantage.
- The CCG budget is limited and the highest priority needs have to be met first above all others. What other levels of priority can then be met then depends on the current budgetary position and the volume (and priority) of other qualifying applications coming in at the same time. The same discretion is applied across the budget period but there may be different outcomes depending on the budgetary position of the budget to which the application is made.
- There are also problems of consistency in the way that Benefit Delivery Offices are responding to applications for Crisis Loans and how the Discharge Grant can impact on eligibility for a loan in the first week of release.

The time and cost associated with accessing CCGs, loans and benefits was an additional issue raised by a number of ex-prisoners who reported having been given a phone number to call to arrange their crisis loans (and benefits). Some ex-prisoners reported spending up to four hours waiting for the Benefits Office to answer and, although this was a free phone number, until January 2010 it was only free from landlines, not mobile phones:

*'I had to resort to getting crisis loans all the time, but the thing about the crisis loan is it says you can only phone from a landline so I have to go to the phone box all the time. Yes so I think like if they could make it so there is a service from mobiles where it could be free because you are waiting like forty minutes and that at a time.'*

(Adult male prisoner)

The change to a free phone number that remained free for many mobile operators was considered to be a significant benefit and welcomed by ex-prisoners interviewed who were released after January, though not all were aware of the change until they dialled the number:

*‘What they’ve gone and done which is handy but it’s only since January 18th, I didn’t know this, I was going up the phone box, and then it come on they said that any 0800 number was now free on the mobile, you can phone up from a mobile now.’*

(Adult male ex-prisoner)

### 3.5 Access to bank accounts

Access to bank accounts is identified in Chapter Two as an important factor in effective resettlement of offenders. Amongst the strategic stakeholders interviewed as part of this research, access to bank accounts was viewed as a significant issue for prisoners in terms of, engendering a sense of belonging in society, access to affordable credit and effective ways of managing money and budgeting and impact on employability:

*‘Even if an ex-offender has overcome discrimination they face in getting employment and has found a job they can still face the impact of difficulties in getting paid because of lack of access to a bank account.’*

(Strategic/Policy stakeholder)

Staff within prisons reflected on some of the difficulties that lack of access to bank accounts was causing for prisoners, such as difficulties in cashing payments received for a variety of purposes, including compensation payments and inheritance:

*‘Lloyds and was it Britannia and one other bank actually did prisoner bank accounts but now that stopped, they can only open a bank account when they get out of prison, he can set it up for them and I have had one example of a prisoner who has had a cheque for £1,500 compensation, what can he do with it there is nowhere he can put it because he can’t open a bank account so he is stuck.’*

(Prison curriculum staff)<sup>20</sup>

Prior to release, about half of those prisoners interviewed reported having a bank account. This was consistent across female, male and young offenders. Most of the young offenders had had accounts opened by parents. Bank accounts were mainly used for paying in wages or benefits, to assist in budgeting or payment of direct debits. Some prisoners reported that there had been difficulties in direct debits not being stopped or unauthorised use of their bank details which had led to debts being built up while they had been in prison. In some cases, this had also resulted in the closure of their account. Most prisoners recognised the importance of having a bank account on release:

*‘I did receive a form stating that they will help me open a bank account if I so wished which I do wish so I will be getting onto that hopefully in the next few days because I believe that you need a bank account to exist on the out.’*

(Adult male prisoner)

A small number of prisoners and ex-prisoners, however, suggested that they did not trust themselves to have access to a bank account and preferred a Post Office Account where they could not get overdrawn or build up debt:

<sup>20</sup> It should be noted that banking arrangements currently operate across 43 prisons so the experience identified here relates to a local issue.

*'I think a Post Office account would be better for me because if I just take so much money out on a night time by the time I go out I cannot go back can I until the next day because with a bank account I can just go to the hole in the wall and then get money for drugs, whereas the Post Office I cannot and I can leave the card at my nana's where it's safe.'*

(Female prisoner)

On release, about just over half of female and adult male prisoners reported having access to a bank account; both of the young offenders interviewed on release had bank accounts. Perhaps surprisingly, the majority of those interviewed who had tried to open bank accounts reported that they had had little difficulty in doing so:

*'I went to the Yorkshire Bank and they were fantastic, I told them I'd just been released, I thought if I be open and honest with them they can either refuse me or accept me and they accepted me because I was open and honest.'*

(Adult male ex-prisoner)

Those ex-prisoners who reported experiencing difficulties in opening bank accounts cited their prison history and existing debts as barriers. Those who did not intend to apply for an account indicated that this was because of lack of ID or as a consequence of a preference for a Post Office account. For some there was an aspiration to have a bank account when other aspects of their lives were more settled – for example they had found employment or accommodation.

### 3.6 Outstanding debts

Many, though by no means all, prisoners and ex-prisoners interviewed reported having a range of debts, often built up over a number of years. Debts ranged from a few hundred pounds to tens of thousands of pounds, though a number of prisoners and ex-prisoners did not know (or chose not to reveal) the amount of their debt. Sources of debt reported were: social fund loans, court imposed financial penalties, money owed to family and friends, debts to catalogue companies, overdrafts and credit card debts. Rent arrears featured in the adult male prisoners' and ex-prisoners' reports often related to tenancies not being closed down properly. Similarly, offenders reported difficulties in stopping direct debits for things such as car insurance or utilities bills from prison which had resulted in debts being built up during their sentence. Young offenders most often reported debts to mobile phone companies and catalogues; women offenders most often reported debts relating to court fines and crisis loans.

Although they were able to reflect on likely difficulties they might face on release, and many offenders reported feeling anxious about their level of debt, a number of prisoners indicated that they were not motivated or able to address these debt issues while in prison:

*'I don't have to pay nothing, once I come to prison all my debts are squashed in my eyes...my debts are squashed, simple as that.'*

(Young male prisoner)

There was some indication that prisoners and ex-prisoners viewed different types of debt differently. For example, on first questioning, some prisoners did not recognise outstanding fines or crisis loans as debt and only reported such debts when specifically prompted. Some prisoners indicated that these were less significant because they were automatically deducted from benefits:

*'No it [crisis loan] doesn't matter anyway because if I start claiming then it will be taken out of the money anyway.'*

(Female prisoner)

Clearly, these deductions would reduce the amount of money available to prisoners on release but this seemed to be less of a concern for most ex-prisoners affected as the deductions were seen as being relatively small, or as something that could be adjusted if necessary:

*'The first giro I think you get a full giro your first one and after that they start sending you letters saying they're taking this, they're taking that...but if they take too much off us I'll just have to contact them, say I cannot live on that much, they'll have to down the payments'.*

(Adult male prisoner)

Resettlement data suggests that prisoners are amongst the most vulnerable to illegal sources of debt such as loan sharks (HM Treasury 2007). Interviews with some of the Voluntary and Community Sector (VCS) stakeholders also supported this view. Although prisoners and ex-prisoners were specifically asked about this form of debt, none volunteered that they had used loan sharks. Prisoners and ex-prisoners were also asked about drugs debts, but again, none indicated that they had these. Of course, this could be a function of the relatively small sample but it may also be that prisoners interviewed were reluctant to talk about these types of debt.

### 3.7 Poor financial management skills

Many of the prisoners and ex-prisoners interviewed recognised that they had poor financial management skills and found it hard to budget. Some of the female prisoners and ex-prisoners, although still reporting financial problems, considered themselves to be better at managing money and budgeting as a result of having responsibility for households or children. Lack of financial skills was particularly marked amongst young offenders who often reported spending money as soon as they received it. Some also reflected that it was hard to learn how to manage money in prison as everything was provided so they did not have to learn budgeting skills:

*'When I was out before I wasn't very good if I had hundred pound or something I would spend it that's how bad I was but when I get out I will probably just be the same because you don't get taught to manage money in here because you don't manage it.'*

(Female prisoner)

Poor levels of basic skills (literacy and numeracy) were also seen to be detrimental to developing financial management skills. This was exacerbated by a lack of awareness of financial issues or limited inclination to address them.

### 3.8 Reliance on family and friends

Many prisoners and ex-prisoners interviewed indicated reliance on family and friends for additional financial support on release, sometimes indirectly in providing accommodation, sometimes in terms of loans to supplement benefits payments or to provide money while benefits payments were awaited. Sometimes prisoners' families were also on benefits which put an additional strain on their own limited resources:

*'I don't know I mean I just hope my sister like helps me out really, I mean she is only on benefits and she has got a couple of kids,...so its just dossing around there until I can get [benefits organised].'*

(Adult Male prisoner)

Reliance on friends and family was particularly marked amongst young offenders with most reporting relying on parents for support, often providing food and a place to stay. Women ex-prisoners reported relying on help from parents or other family members in looking after, and providing for, children while they were in prison as well as providing similar support on release:

*‘Money well I am going back to my mam’s so I know I have got somewhere to stay just because I need to buy everything again, every single thing I haven’t got a thing.’*

(Young male prisoner)

In addition to providing support on release, families can also be negatively impacted when an offender goes into prison, where, for example, they are the main claimant for benefits and when the final payment is made to the offender in prison, rather than the family:

*‘They can opt to have it paid to the partner, they can actually do that but believe me there is not very many that do now that then leave the partner in a very precarious situation because they are then in a position where they have to make a new claim themselves and new claims are only accepted from the day they make the claim.’*

(EBA)

This reliance on family members is supported by Hartfree *et al.*’s. research (2010) which indicated that family members (parents, grandparents and siblings) were the most common source of financial support. This reliance, does, of course, have a negative impact on those family members own stability (Hartfree *et al.*, 2010).

### 3.9 Links with other resettlement issues

Clearly financial issues are not the only ones faced by prisoners and ex-prisoners and finances are often impacted by, or impact on, other issues facing prisoners on release across the seven resettlement ‘pathways’.

The three most commonly cited by prisoners and staff were drugs/alcohol, accommodation and employment issues, though others, such as mental health, were identified as was the complex and inter-linked nature of offender need:

*‘Mental health is impacted by finances and housing-all needs of prisoners are linked into each other.’*

(Prison offender supervisor)

Accommodation is inextricably linked with financial issues. Maintaining accommodation requires a level of financial stability and also increases the likelihood of ex-prisoners being in employment. Problems with accommodation which were identified by staff, often related to financial issues such as rent arrears, sometimes caused by tenancies not having been closed down properly in prison, organising deposits and claims for Housing Benefit. Prisoners and ex-prisoners themselves indicate the close links between financial issues and accommodation and the importance of both in achieving stability. Where stable accommodation was not in place on release, this often became the major priority, and could be given greater importance than sorting out financial issues – though for many these were fundamentally linked:

*'Well I'll be as soon as I get out looking for a job but to be honest me first priority is get me accommodation sorted before, if I've got me accommodation then I can build up to getting my money sorted but I'm going to have to sort me money out at the same time as well to cover for me Housing Benefit so it's just going to be one big problem.'*

(Adult male prisoner)

In addition, not having stable accommodation was also seen as leading to additional financial difficulties: budgeting and managing finances was perceived as more difficult without the stability of a home and basics such as food more expensive where, for example, cooking facilities were not available:

*'It was all right at first and then basically me accommodation went downhill and then I was having to, basically I was living out my pocket constantly...and it's not as if you can go to Tesco's and buy a kilo bag of pasta or summat like that for £1 and make two meals out of it. When you go to the chippy and you're buying a portion of chips for £1.50 and that's only one meal. So it's harder when you've got no accommodation sorted and you're living out of your pocket day to day.'*

(Adult male prisoner)

All of the ex-prisoners interviewed were in accommodation, in many cases private rented accommodation; others were in approved premises and a smaller number staying with friends and family. Most reported that they were in the accommodation they had indicated prior to release and had remained in that accommodation since their release. Research by Hughes (2010) suggests that 20 per cent of offenders do not, on release, go to the address they have given to the prison and that a significant number stay less than three months in their accommodation. The sample of ex-prisoners we interviewed was driven by issues of access and clearly those who were at the accommodation address they had given while in custody would be more likely to be accessible than those who had gone elsewhere or who were homeless. However, letters sent to a number of ex-prisoners were returned from the addresses they had given prior to release and a number did not respond to repeated attempts at contact.

With regard to drugs and alcohol, prisoners themselves often reflected on the impact problems with these had on their financial stability and felt that addressing their drugs and alcohol problems would assist them in achieving financial stability:

*'As soon as I got my money I would just spend it on...alcohol and all sorts of things like that.'*

(Adult male prisoner)

As well as the problems caused by dependency on drugs and alcohol, staff indicated that drug dependent prisoners can be less motivated to tackle financial issues:

*'Offenders who are on drugs feel trying to tackle their financial issues is too much hassle.'*

(EBA)

### 3.10 Finding employment

Most of the ex-prisoners interviewed were reliant on benefits, with only one of the offenders interviewed on release reporting being in employment. Several ex-prisoners were starting to or had applied for training courses. Where ex-prisoners had received help in finding training or employment opportunities, this tended to be via their Probation Officers, with one offender reporting having

found a job through the prison. The perceived lack of employment opportunities, aggravated by the current economic situation was highlighted by staff as a significant factor in impeding offenders from achieving financial stability. Some ex-prisoners reported difficulties in finding employment as a result of disclosure of their criminal record and some indicated they would like more support from Jobcentre Plus with finding work.

*'Most of the time when I've been on job seekers there's been nothing coming up and I've just seen it as a waste of time because nothing, to me it hasn't helped me in any way yet but I've just been told to stick at it.'*

(Young male prisoner)

This was supported by some of the strategic stakeholders who indicated that the focus of EBA staff in prisons had been on closing benefits and reducing fraud, rather than on identifying employment opportunities. EBA and resettlement staff interviewed indicated that they made many attempts to engage employers and link prisoners to these opportunities but that there was reluctance amongst employers to employ ex-prisoners and that they expected this to worsen in the light of current economic conditions. Women offenders interviewed also indicated difficulties with finding appropriate childcare.

One of the VCS strategic stakeholders interviewed suggested that the lack of support available from Jobcentre Plus was, in part, due to a lack of understanding of the particular needs of ex-prisoners in finding employment, including literacy levels and issues around disclosure of criminal records. Jobcentre Plus staff in prisons indicated that they also experienced significant difficulties where prisoners were released into different areas:

*'I come across it time and time again where people are returning paperwork to me and saying I want help to find a job but they don't know where they are going back to which makes it really difficult when I come to, I can't look for jobs if I don't know the area that they are going back to.'*

(EBA)

### 3.11 Diversity

The interviews with prisoners and ex-prisoners were conducted with adult male, female and young offenders and these, together with the staff and stakeholder interviews revealed some differences in impact of or attitudes within these different groups towards the issues identified. Where these occurred, they have been detailed in the relevant sections. In addition, there were some general differences which were identified amongst the staff and stakeholders interviewed who were asked specifically to reflect on any differences in financial issues for different groups of prisoners by age, gender, ethnicity, disability or type offence.

Many of the staff interviewed felt that, in general, most prisoners faced many of the same issues:

- access to benefits;
- issues with funding drug and alcohol habits and the consequent impact on financial stability;
- difficulties in finding stable accommodation, and financial capability.

The Corston report (2007) clearly indicates some of the specific issues faced by female prisoners and ex-prisoners and unsurprisingly women were identified by staff interviewed in prison and Jobcentres as more likely to have a number of additional factors which would impact on their financial stability, such as responsibility for child care. Financial stability was also seen as being particularly important for women who were trying to care for children or to secure their return from social services. Women

were also identified as being more likely to have emotional or mental health issues and less likely to admit to financial problems:

*‘Women have a different set of issues such as self harm/emotional problems. For men their key problem is getting employment; Women are less likely to disclose financial issues initially, only after building up a rapport do they then disclose.’*

(Prison offender supervisor)

Other staff indicated additional problems which they thought were likely to impact differentially on women prisoners. These included women being potentially in need of alternative housing as a result of domestic violence and women being more likely to have responsibility for bills or rent and liable for rent arrears or other debts due to financial agreements being taken out in their name. Additionally, Prison Officers indicated that, because there are fewer women’s prisons, women were more likely to be geographically dispersed and this created more difficulties in signposting women to services on release:

*‘As there are so few women’s prisons the issue of local services not being available to women who resettlement outside of the North East is more pronounced. There are many more men’s prisons and consequently they have more opportunity to access more services which may be closer.’*

(Prison resettlement staff)

For young offenders, the issues were mainly related to differences in types of debt, greater reliance on parents and other family members and lower levels of financial capability:

*‘Young offenders on the course have no knowledge of recent technology for example chip and pin machines because they haven’t had to have that knowledge whereas older offenders who have brought up children and run a household have more knowledge of finances.’*

(Prison education staff)

No specific differences were identified for ethnic minority prisoners, prisoners with disabilities or other age groups.

## 4 Initiatives and impact

### Summary

There are a number of initiatives in place to address some of the financial issues identified in the previous chapter. This chapter examines the initiatives to address these which are in place within the four prisons which formed part of this study and which fall into the following four broad categories:

- Induction work – crucial for picking up immediate issues on arrival, including ensuring that existing benefit claims were closed; robust systems were in place but the process could be overwhelming for prisoners.
- Miscellaneous referrals, signposting and ongoing support was inconsistent and limited by resource constraints and a focus on induction and pre-release work.
- Financial Capability activities were available in all four prisons, including an accredited money and budgeting courses, and a pilot personal finance course.
- Pre-release work was a primary focus, including Freshstart and linked to other resettlement processes. Processes were effective and robust.

Prisoners and ex-prisoners were positive about much of the contact they received in these prisons and indicated that Freshstart had facilitated contact with Jobcentre Plus. It was not, however, seen to have reduced delays in benefit payments and no impact was reported from Financial Capability Training (FCT) or signposting to other services.

### 4.1 Induction work

The induction process was seen as critical for picking up immediate issues that a newly allocated prisoner might have following arrival. All prisoners are offered contact by Jobcentre Plus and prison staff during the induction process. One of the key issues addressed is the status of the prisoner's current claim for benefit. Staff ensure that claims are closed, that outstanding monies are paid appropriately taking account of the wishes of the prisoners and that contact is made as necessary with the benefits office responsible for processing the claim. Proper closure of benefits is important to ensure benefits are paid only to those eligible; it is also necessary to ensure timely benefit payments on release and enable prisoners' families to claim appropriately.

It is evident from the staff interviews that robust systems are in place to ensure that the induction process is effective and generally Employment and Benefit Adviser (EBA) staff undertake these tasks with support from prison staff, although in Durham prison staff located within the Community Links team routinely take a lead role. The induction process results in EBAs and prison staff completing a range of fairly time consuming tasks, often of an administrative nature. However, it also potentially provides an opportunity for identifying those prisoners who might have additional financial issues that need addressing such as outstanding debts, rent/mortgage concerns, dependants in the community and to advise prisoners about employment and training opportunities that exist with the prisons, supporting and encouraging them to make use of what resources are available locally:

*'...[there is] a four week induction process where the prison is explained to them and the rules are explained to them then...we interview them to see what they would want but they also examine their social issues...and if there are debt issues there we try to address those issues by signposting that prisoner to a particular classroom so its assessed basically on need.'*

(Prison education staff)

Many of the prisoners interviewed did not recall being asked specifically about financial issues such as debt or dependants as part of the induction process, though a greater number, particularly adult male prisoners, remembered being asked about benefit payments. It is clear from the prisoner interviews that some found the induction process somewhat overwhelming and found it difficult to understand or retain all that was said to them during the process, particularly regarding complex topics such as debt. This was particularly relevant to young and female prisoners:

*‘Well, I never really got a chance to talk properly about it l...he was talking about debts and it was like confusing really the way he was going on, he was just mentioning different kinds of debts and then you got to the point where you’re “I don’t even know what you’re on about” to be honest. There was like that much I didn’t know which bit to listen to...it was just all thrown in.’*

(Young male prisoner)

Induction was a time when the prisoners interviewed expressed need for one to one support in addressing their particular needs in, for example, dealing with outstanding debts, benefit claims or issues relating to dependants. However, for some prisoners the timing of inductions, and the amount of other activities being undertaken at this time meant that they were not motivated to discuss such issues at that point and would have welcomed further opportunities to talk to EBAs a short time after induction. This would give them an opportunity to become more settled and thus more likely to take in information and engage with the service:

*‘You see people for two minutes then you’re back behind your door...I think they should leave it a bit until you’ve settled and then explain things to you then because...they might not show they’re upset but they are upset when they come in.’*

(Female prisoner)

Although EBAs are available for support after induction, there are resourcing issues which impact on the capacity of EBAs to undertake extensive individual casework during the course of the prisoner’s sentence. Undertaking the induction and pre-release processes are regarded as priorities for Jobcentre Plus staff in prisons. These activities are time consuming and leave little additional capacity for engaging with ongoing financial support and this is addressed in more detail below:

## 4.2 Miscellaneous referrals, signposting and ongoing support

During the course of a sentence some prisoners will seek out advice and support from staff in order to address financial issues. These needs might be picked up by a range of staff including Jobcentre Plus staff in the prison but might also involve prison personal officers<sup>21</sup>, offender supervisors, partnership workers and education staff. However, it is recognised that the resources for dealing with these issues are not sufficient to enable highly effective interventions for all prisoners. As indicated above, the priority given to Induction and Pre-Release work means that ongoing advice and support is not always available. Whilst it is likely that a specific prisoner who seeks out support will receive a response, there was not much evidence that staff are in a position to be pro-active in reaching out to prisoners with a view to encouraging them to deal with ongoing financial problems.

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<sup>21</sup> Prisoners are normally allocated a personal officer, on arrival at the prison. The personal officer is the primary contact for the prisoner if they have questions, complaints or need advice. They have a role in sentence planning, ensuring the prisoner makes best use of their time in prison and in preparing them for release.

[http://www.hmprisonservice.gov.uk/adviceandsupport/prison\\_life/personal\\_officer/](http://www.hmprisonservice.gov.uk/adviceandsupport/prison_life/personal_officer/) accessed at 19 August 2010.

Staff indicated that as a consequence a large number of prisoners are probably ‘slipping through the net’ when it comes to addressing financial matters that are likely to impact significantly on their resettlement.

There was a view that the personal officer approach was not sufficiently developed and could potentially provide a conduit for identifying issues and signposting and accessing appropriate support and advice. Personal officers were identified by Jobcentre Plus staff within prisons as frequently calling up on behalf of prisoners to seek answers to specific questions. It appears however that the personal officer approach is somewhat ‘hit and miss’ and not always being used optimally:

*‘Personal Officers is an excellent idea but I don’t think that its being used to its full potential, it is something I know they are looking at to change.’*

(Probation employee)

Prisoners themselves reflected that it would be helpful to have more ad hoc support outside of the pre-release and post-release processes, with officers more available to give specific support as required. Some prisoners reported having difficulties in getting face to face appointments to discuss particular issues with staff during their sentence but also reflected that this was not consistent across different wings in the prison and that in some wings/prisons this type of one to one support was more available than in others:

*‘Because I have never heard nothing about finance or anything like that until I get out, until like a few weeks ago or something.’*

(Adult male ex-prisoner)

Staff reported that there was not always great clarity about how the personal officer role fits with the offender management model now in operation, within which offender supervisors assume responsibility for picking up the resettlement needs of prisoners. In addition, many short sentenced prisoners sit outside of the offender management structures and are likely to be more at risk of not being picked up by staff.

Lack of resources for short-term prisoners and continuity of engagement with staff was seen as being detrimental to encouraging and sustaining motivation to engage. Clearly there is potential for approaches being developed under Integrated and Layered Offender Management<sup>22</sup> approaches to help to address these issues.

Concerns about the resourcing levels available tended to make some staff cautious about adopting an outreach approach to prisoners because of the risk of subsequently being unable to cope with the demand:

*‘I am very conscious of giving prisoners false hopes...because we will get inundated with applications and we can’t deal with them, we haven’t got enough staff.’*

(EBA)

<sup>22</sup> Layered Offender Management is currently being piloted in a range of prisons and is based on the premise that, by amending the expectations of the full Offender Management Model, and by revising some of the existing processes for the management of prisoners, a consistent, coherent and affordable model for the management of all prisoners in custody and offenders in the community can be developed.’ (Invitation to Tender for the provision of consultancy services to support the Layered Offender Management programme).

This, then, indicated the need to signpost prisoners to other support systems within the prison when available. Additional support is provided by Prison Officers and in some prisons Citizens' Advice Bureau (CAB), although interviewees indicated that the arrangements established within the prisons were not adequate to respond to prisoners' needs and in one prison, for example, CAB services had been cut due to a lack of funding.

### 4.3 Financial capability training

Across the four prisons there are different approaches to developing financial capability training and educational programmes for prisoners, although all have made efforts to try and ensure that some structured group based activities are made available. For example Low Newton runs a Money and Budgeting Course delivered by a Numeracy Lecturer from Newcastle College. This course is accredited and prisoners gain a level one qualification on completion. It covers life skills in general as well as budgeting, banking, writing cheques, how to use a chip and pin machine and setting up bank accounts. Interviewees indicate that this is a well established and popular course with approximately 80 per cent of prisoners participating. Delivery is flexible and prisoner feedback positive. It appears to be well embedded within the resettlement activities available at Low Newton and this appears to contribute to its effectiveness in terms of take-up and feedback. The team in Castington/Acklington had just started a personal finance course in addition to their courses on budgeting and money management. Their personal finance course was a pilot, covering in a more in depth way issues such as benefits, debt, pensions, and signposting to a wide range of sources of advice. This was seen by staff within the prison as being particularly well tailored to prisoners' needs and to be filling a gap in provision.

There are clearly particular difficulties in providing training in a prison context and some stakeholders indicated the importance of the structure of financial capability courses. The modular approach encompassed in, for example, Nacro's financial capability training was identified as a particularly effective model, enabling a flexibility of approach and allowing prisoners to focus on those issues which were particularly relevant to them. Further, Nacro's approach was also a good example of training prison staff to deliver the courses enabling an upskilling of staff and thereby contributing to the knowledge base within the prison.

Staff identified issues around the implementation and delivery of financial training programmes, not least the motivation and preparedness of prisoners to enrol on them. Certainly the prisoners interviewed showed varying levels of interest in participating in such courses, with some suggesting they would (or had) found them useful and others not interested at all. Reasons for the lack of interest/motivation varied: some thought that the main issue was not having enough money and did not see how FCT could help with that; some were concerned about the content of the course, associating it with maths/numeracy, rather than the provision of practical advice with some prisoners indicating a preference for one to one tailored support with specific financial issues rather than generic training courses. For others, there was more motivation to address drugs or alcohol issues which were seen to be the cause of financial difficulties rather than address financial capability more generally:

*'I'd not be that interested – you see my problem is my drinking and I have got to control my drinking first.'*

(Adult male prisoner)

*'Many prisoners interviewed were also unaware of FCT or support available to them. Some recalled hearing about courses but were not clear what they were for, who could attend or how to access them; others were unaware that courses existed. "I have not been on it I have not even heard about that I have never been told about anything like this, I could have done with things like that.'*

(Female prisoner)

Whilst some prisoners are attracted to completing accredited programmes that relate to their sentence plan, there appears to be less interest in undertaking voluntary financial training. There are clearly issues about programme design, structure and delivery which need addressing and there may be opportunities for introducing a financial training element into existing and established programmes based on problem solving approaches. Timing was also felt to be important with prisoners generally expressing a preference for courses to be conducted near to their release date as they were unlikely to have opportunities whilst in prison to put into practice what they had learned and thus were likely to forget what they had been taught:

*'I'd like to towards the end of me sentence, I wouldn't do that at the start because if you do summat like that at the start of your sentence by the time you've got out you've forgot all about it.'*

(Adult male prisoner)

Prison staff indicated difficulties with recruiting and motivating prisoners to attend such training. Durham, for example, used to have a finance course delivered by an external provider but recruitment was poor and as a consequence it was dropped. More recently staff have attempted to set up an in house delivery of a similar programme but this has also experienced problems of recruitment, exacerbated by early releases due to the End of Custody Licence (ECL) scheme.<sup>23</sup>

Delivering effective financial capability training was described as particularly challenging when the amount of time available to work with the prisoner is short. This might be as a result of the prisoner being transferred to another prison, because the prisoner is on a short-term sentence, release on Home Detention Curfew (HDC)<sup>24</sup> or, at the time of the research, ECL.

The particular issues of short-sentenced prisoners are well documented, most recently in The National Audit Office Report on Short Sentenced Prisoners (2010), short sentenced prisoners often sit outside the offender management model (though the development of Integrated Offender Management and Layered Offender Management are, in part, designed to address this) and thus their issues are less likely to be identified and addressed. Even if needs are identified, it is likely that prisoners may still not have time to complete the necessary programmes to address them:

*'Sometimes...prisoners are not here long enough to do a programme because by the time it arrives for them to do it it's time for them to leave and they might be on ECL...and then remand time taken into consideration, if you serve under 12 months it's very difficult to get on any programme.'*

(Prison Offender management staff)

<sup>23</sup> The Justice Secretary announced on 22 February 2010 that the ECL scheme was to be abolished with effect from 12 March 2010. (<http://www.justice.gov.uk/publications/docs/ecl-release-recalls-feb-2010.pdf> accessed on 6 October 2010).

<sup>24</sup> The HDC scheme applies to prisoners who are serving sentences of between three months and under four years. It allows prisoners to live outside of prison providing they do not breach the rules of their curfew and is designed to help prisoners prepare for life after their release. [www.hmprisonservice.gov.uk/.../homedetentioncurfew/index.asp](http://www.hmprisonservice.gov.uk/.../homedetentioncurfew/index.asp) accessed on 15/06/2010.

Many of the short-term prisoners interviewed themselves reflected on the difficulties of completing available courses to address financial issues when they were in prison for such a short time and many indicated that they would have been motivated to engage with such courses had they been available:

*'They do one [financial management course] in prison but I have never been in long enough, sometimes if I am not in long enough I can't do it and I am quite intelligent I am not daft do you know what I mean I would put my name down but I'm just getting out...and I wouldn't be able to complete it in time which is a disappointment really but I would do it if I had been here long enough.'*

(Female prisoner)

## 4.4 Pre-release processes

As indicated in Chapters 2 and 3, financial issues sit alongside, and are linked to a range of other social and behavioural needs, including (along with the other resettlement pathways) accommodation, drugs and alcohol, and mental health issues. Effective resettlement thus requires all relevant issues to be addressed and pre-release processes will therefore involve a range of resettlement staff, in addition to EBAs. The inter-linkages between these resettlement issues mean that failures to address one can have an adverse impact on others. Thus, as indicated in Section 3.9, lack of support with accommodation and drugs/alcohol issues, for example, can impede efforts to support prisoners to achieve financial stability.

Clearly, pre-release processes are critical to effective resettlement and the interviews indicate that many of the available resources are allocated to pre-release work. Thus, the primary focus of Jobcentre Plus staff is generally pre-release interventions sometimes supported by partner organisations such as Open Gate at Low Newton. This is a key area of focus for staff and most felt that their pre-release processes were effective and picked up the majority of prisoners:

*'Last year to March 2009 there were 662 discharges and we engaged with 556 of them, so that's 84 per cent we got to see prior to release.'*

(EBA)

The interviews revealed that pre-release work is focused around identifying employment/training opportunities, providing advice and support about the different benefit claim pathways, arranging Freshstart interviews and supporting the completion of Community Care Grants (CCG). An EBA worker commented:

*'We need to concentrate a lot more on what people who are leaving prison are going to face... and trying to prepare them for that and also explaining what they can expect from the likes of Jobcentre Plus and other partner agencies.'*

(EBA)

In terms of pre-release processes, Jobcentre Plus staff in the prisons reported that contact is made with prisoners, usually two or three months prior to release to find out what, if any, benefits the prisoner expects to claim on release, and identify interest in any training or work opportunities. This enables staff to tailor their advice and support appropriately. An important part of this advice is updating prisoners on changes to the benefits system or processes for claiming benefits – this

can be particularly important preparation for long-term prisoners. When appropriate this contact will result in the setting up of a Freshstart interview appointment for Jobseeker's Allowance (JSA) claimants in the week following release.

The issues relating to early release indicated above for FCT above can also impact on arranging Freshstart appointments or signposting to appropriate services outside the prison – again, of particular significance if the prisoner is released without supervision:

*'HDC can be an issue because obviously if we are only working two to three months ahead we have some prisoners who are released five to six months early and we may not have had the opportunity to intervene with them at all, the best we can hope for with those is to notify reception at the earliest possible point and let them know that the telephone number is and you know if there is time we will make them a Freshstart appointment but we still need a signed authorisation from them to say that we can do that so it's a bit awkward it depends at what point we get told that the HDC is going to happen.'*

(Jobcentre Plus staff)

Freshstart only applies currently to JSA claims and prisoners who are likely to be claiming sickness benefits have to claim through the contact centre. In addition, many prisoners will wish to apply for a CCG which can be processed in the six weeks before release. The application form is lengthy and potentially problematic for some prisoners to complete. This is recognised by prison and EBA staff but generally the resource is not available to provide much one to one support with the form-filling, although there is some degree of oversight and form checking in place where resources allow:

*'Wing-based staff tend to have a supply of CCGs on the wings, in fairness the staff on the wings aren't that familiar with the forms so they will go as far as handing the form out but it tends to come back to my office...we work our way through them, check them and send them away to the relevant benefits centre for processing.'*

(EBA)

Most of the prisoners interviewed who were nearing their release date reported some kind of pre-release contact such as contact with EBAs, or other pre-release staff. Adult male prisoners, for the most part, had been made aware pre-release of opportunities for contact with financial support services though, for some it was not seen as relevant to their personal situation while for others, long waiting lists had precluded them from attending relevant courses. Pre-release employment and training advice was also in place, and although staff reflected on difficulties in finding employers willing to take on ex-prisoners, some reported particular successes in developing relationships with employers and in finding employment, training or education opportunities for prisoners:

*'Last year with the guys we saw, we did 413 job searches for them, 372 job applications and 63 of them going into full-time employment and 132 going into some sort of full-time education or training course.'*

(EBA)

Part of the pre-release role for Jobcentre Plus staff in prison was seen to be to help to overcome some of the negative perceptions of Jobcentre Plus staff and to encourage engagement with Freshstart of release. There is evidence of a more positive attitude amongst offenders to EBAs in prison than those in the Jobcentre. Jobcentre Plus staff in prisons themselves commented that they felt that they had a greater understanding of the particular issues faced by ex-prisoners:

*'I think because I have got a really good understanding of the barriers and the issues and the social and kind of their social situations because I understand about that I am less likely to be as judgemental as possibly somebody in the job centre would be. I think I have far fewer preconceived ideas about what prisoners are and what they can be. And I think that I have just a better understanding of their entire situation.'*

(Jobcentre Plus staff)

It is hoped that building these relationships should have an impact on some of the prisoners' negative preconceptions about Jobcentre Plus though this can be time consuming and clearly will not always be possible. Similarly, experiences on release may not live up to expectations that might have been set. A view expressed by one interviewee questioned the beneficial impact of Freshstart because of the uncertainties associated with outcomes experienced by prisoners on release:

*'I think what we are actually doing in some respects is giving them false hopes.'*

(EBA)

EBA staff in the prisons indicated that they were in a position to develop more positive and less formal relationships with prisoners which might ameliorate some of these tensions, but at the same time felt powerless to influence outcomes following release from prison.

## 4.5 Impact of initiatives on release

Information on the impact of these initiatives was gathered qualitatively through interviews with ex-prisoners and interviews with staff in Jobcentre Plus and other relevant agencies. As indicated in Chapter One, we had hoped to be able to interview a representative sample of ex-prisoners who had and those who had not accessed Freshstart or otherwise engaged with EBAs to enable us to compare experiences. Unfortunately, this was not possible without disproportionate effort but, nevertheless, some indications of impact have been drawn from the relevant interviews.

There were some indications in the post-release interviews with ex-prisoners that although they reported having a range of financial difficulties and problems, engagement with some of the initiatives described above had had a positive impact. This was particularly in relation to pre-release advice on claiming benefits and setting up of Freshstart interviews where ex-prisoners indicated that the intervention had encouraged them to apply promptly for benefits, in contrast to previous experiences of release:

*'No nothing at all, if I hadn't got that letter off [name of the EBA] with the information sheet on Jobcentre plus and that I'd probably have done the same as I've done in the past, left it until I've got out and I would have probably ended up leaving it another week and then I've got to wait another week and I would have been leaving it too long.'*

(Young male ex-prisoner)

Some ex-prisoners also indicated that they thought that having a Freshstart interview arranged while in prison had speeded-up and facilitated their initial contact with Jobcentre Plus and taken some of the pressure off sorting out their benefits on release:

*'It's so much easier, I've got an appointment, been told to come at such and such a time. So when you get out you don't have to think "what am I supposed to do?", and worry about going to the Jobcentre.'*

(Adult male prisoner)

Most were less convinced, however, that having a Freshstart interview had ensured that benefits were paid in a timely way, or reduced the delay.

In general, the ex-prisoners had made successful (if partial) claims for CCGs, mostly applied for from prison and ex-prisoners were positive about the help that they had received in accessing and filling out the applications and felt that this had helped alleviate some immediate financial concerns.

A majority of the female prisoners nearing their release date reflected positively on the help they had received in filling in benefit claim forms and in setting up the Freshstart interviews and signposting to other services.

None of the ex-prisoners reflected on the impact of FCT or remembered being signposted to specific services. This may have been a function of the sample of ex-prisoners interviewed and/or it may be that the courses had had an impact that the ex-prisoners did not immediately recognise.

There is, generally little available data (particularly quantitative data) on take-up and impact of initiatives such as Freshstart. Some of this was felt to be due to difficulties in sharing information between Department for Work and Pensions (DWP) and Ministry of Justice (MoJ) and the following chapter explores this in more detail.

## 5 Inter-agency relationships and strategic priorities

### Summary

Good relationships between all the agencies involved in a prisoners' resettlement on release are key to ensuring effective provision and support in prison and in the community. The overlap in remit between Department for Work and Pensions (DWP) and Ministry of Justice (MoJ) make this a critically important relationship and joint activities are facilitating cross-departmental working. Voluntary and Community Sector (VCS) organisations, however, reported that, on occasions, this overlap could impede joined up working. Strategic initiatives such as Integrated Offender Management (IOM) have the potential to create stronger linkages between pathways and organisations.

At an operational level, staff relationships were good and communication effective, facilitated by co-location; information sharing was inhibited by a lack of consistency in protocols and policies. Relationships with through the gate VCS providers were diverse but more variable, particularly where they were not embedded within the prison. Information sharing with financial institutions was difficult – issues were raised both in receiving and passing on information on behalf of prisoners and information exchange with Benefit Delivery Centres (BDC) had been problematical though more direct links were being established.

The Finance, Benefit and Debt pathway was seen to have a lower priority and fewer resources than some of the other resettlement pathways.

### 5.1 Strategic relationships

The key strategic relationships identified were between National Offender Management Service (NOMS)/MoJ, DWP/Jobcentre Plus, Legal Services Commission, what was the Financial Capability arm of the Financial Services Authority<sup>25</sup> and key VCS agencies such as Nacro and Unlock.

There were good relationships which had been established between key individuals within these organisations through combined work on the Finance, Benefit and Debt pathway. Many of these organisations had been part of a reference group to address at a strategic level the financial issues faced by offenders. The reference group had been disbanded but at the time of the interviews was being re-formed. All parties interviewed indicated that good relationships had been formed and still existed. There was some enthusiasm for re-forming the reference group which it was felt had potential to inform and influence policy but there were also concerns that the reference group had a clear remit and terms of reference and did not just become a 'talking shop', as some felt had happened previously:

*'It became a talking shop and they weren't clear what the people around the table could bring to it and it was just very unclear what they wanted to get out of the group.'*

(Public sector strategic stakeholder)

<sup>25</sup> Now the Consumer Financial Education Body.

Although opportunities to participate in strategic discussions were welcomed by the VCS stakeholders interviewed, there was felt to be a difference in approaches and organisational cultures between the public sector organisations and the VCS which sometimes created tensions. This was identified by one VCS organisation as sometimes resulting in too many demands being made on organisations to participate in strategic discussions without a clear remit or terms of reference:

*'I get invited to all sorts of committees and forums and I have to question what I'm being asked to contribute because unless there's a clear brief, a clear mandate, you can end up going to talking shops and nothing resulting from it...I think a meeting culture is the best way of describing it.'*

(VCS stakeholder)

The overlap in policy areas between MoJ, NOMS and DWP/Jobcentre Plus within the Finance, Benefit and Debt pathway, make this a particularly important relationship. At the time that the majority of the policy interviews were conducted (in Summer 2009) one key policy stakeholder described links between policy leads in the two areas as 'extremely tenuous'. It is not clear whether this is a historical perception or whether the view was more widely held within the stakeholder's organisation. However, overlap of the remit between DWP/Jobcentre Plus and NOMS/MoJ were also identified by some of the Voluntary and Community strategic stakeholders who experienced difficulties where issues crossed the boundaries of the two departments. Typically, their relationships were with one or other Department and where issues crossed both, this was experienced as impeding their ability to work in a joined up way:

*'It feels from our point of view that the buck is being passed and because we don't have open door access to DWP, from our perspective, we can't make sure the bridge works from end to end...There does seem to be tension between who does what.'*

(VCS stakeholder)

However, over the course of the last 12 months, there have been a number of joint activities to facilitate effective working across the departments, including the DWP/MoJ joint review discussed in Chapter 2. There are frequent and regular meetings between DWP, Jobcentre Plus, NOMS and the MoJ at a national level and relationships have recently been described by DWP as 'excellent'.

The development of IOM was seen to have potential to bring all the resettlement pathways together and improve relationships between agencies and organisations delivering services to offenders. IOM is an approach to integrating offender management which has been piloted in six pioneer sites and which is being currently being rolled out across the country. It can be difficult to define IOM as it is not a single delineated method. However, some key features are emerging (from pioneer sites and developments in other areas) which distinguish the approach. These are:

- an encompassing of existing related schemes such as PPOs and DIP;
- targeting of offenders with particular offence patterns or needs;
- partnership approaches and multi-agency working;
- the concept of a lead professional responsible for the management of the offender; lead professionals can come from a variety of organisations/professional backgrounds including probation, police, VCS;
- a continuum of interventions from resettlement support to disruption;
- a focus on adult offenders released from short-term custody without statutory supervision.<sup>26</sup>

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<sup>26</sup> <http://www.justice.gov.uk/about/integrated-offender-management.htm>  
Accessed 7 April 2010.

However, recent research into IOM conducted by the Hallam Centre for Community Justice (Senior *et al.*, 2010; Meadows *et al.*, 2010) identified that Jobcentre Plus were often missing from strategic discussions about developing IOM within local areas. There were a variety of reasons for this: sometimes Jobcentre Plus did not turn up to meetings; sometimes lack of continuity in the Jobcentre Plus staff attending made it difficult for them to engage and sometimes the discussions were not seen to be relevant to their area. Whatever the reason, this clearly needs to be addressed if the financial issues faced by prisoners and ex-prisoners are to be managed in an integrated way.

The relationship with Local Authorities was seen to be key and one that would be more significant with the recent changes (April 2010) to the statutory duties of Community Safety Partnerships. These were seen to be patchy with pockets of good practice in some areas but not embedded nationally. The Total Place pilot in Bradford which is aimed at more joined-up working to demonstrate savings in working with prolific offenders was identified as offering potential for demonstrating better relationships. Further strategic initiatives for improving working practices and relationships between organisations were identified, such as a strategic review (which was underway at the time of the interviews), examining the way that prisoners/ex-prisoners are managed by the various agencies in relation to Employment, Training and Education (ETE) and financial inclusion, with a view to developing an inter-agency case management approach.

## 5.2 Strategic priorities

The Finance, Benefit and Debt pathway has been identified by a number of sources as having had a lower priority than some of the other resettlement pathways (Heape, 2005; Lewis *et al.*, 2003). This was supported by some of the policy and strategic stakeholders interviewed who indicated that the pathway had historically been somewhat neglected at a policy level and that it had suffered from having had fewer resources dedicated to it than other pathways:

*'I think the MoJ would recognise it's always been a low key pathway, hasn't had the resource put into it that it might have had.'*

(Public Sector stakeholder)

Several reasons were identified for this perceived lack of focus and resources. Some stakeholders suggested that the difficulties in establishing direct links between the Finance Benefit and Debt pathway and reductions in reoffending had sometimes made it difficult for the pathway to be given the same level of resources and attention that other pathways had attracted. It was also felt that the links between Finance, Benefit and Debt and other pathways such as ETE and Accommodation were often poorly understood. One stakeholder from the VCS suggested that financial inclusion generally suffered from not being allied to a single, specific Government department. Another stakeholder suggested that because national specifications for the Finance, Benefit and Debt pathway are not clearly articulated and because there are no Key Performance Indicators (KPI) attached to it, this had led to a lack of focus and prioritisation of the area:

*'It's not receiving any focus because a lot of the other pathways have KPIs attached to them... there's nothing similar in terms of performance tracking.'*

(VCS stakeholder)

### 5.3 Operational relationships

At an operational level, within the prisons themselves, numerous relationships were identified. Some of these were internal relationships between prison staff, seconded Employment and Benefit Advisers (EBAs), offender managers and supervisors and representatives from VCS organisations working with prisoners such as Citizens' Advice Bureau (CAB) and Open Gate. Some were external relationships with Jobcentre Plus staff, the probation service, VCS organisations working outside the prison, banks, building societies, accommodation providers and utilities companies. Although there was not a single, integrated case management approach, most staff interviewed within the prison environment felt that internal relationships were very effective and worked well, with staff sharing information and working effectively together with shared understanding and being prepared to help each other out when needed:

*'I can pick up the phone and ask anybody in the prison a question and be able to get it answered almost straight away...everybody tends to sort of know what everybody else does...so we can sort of jump in and help each other all the time so the relationships are really good.'*

(Probation employee)

It was not always apparent to what extent such communication and working practices were underpinned by formal protocols; it appeared that frequently it was the relationships that had developed between staff that enabled exchange. This could therefore be impacted by changes in these arrangements such as, for instance, staff illness, leave, and relocation.

Some staff interviewed indicated that there were sometimes difficulties in communication between EBAs in the prison and prison staff on the wings and this seemed to be mainly due to a lack of understanding of the role of the EBAs more widely within the prison. The most effective way of building relationships was seen as the EBA being part of the resettlement team to enable clear working relationships to be established and ensure that duplication of work between the two teams is minimised.

There were some indications that good communication was particularly important because information on systems was not necessarily accessible or complete and thus staff were inclined to phone colleagues rather than rely on the information available to them in files and IT systems.

Building relationships and information sharing was seen to be facilitated by co-location of EBAs, prison and probation staff, preferably in a dedicated office. Traditional organisational barriers are dissipated by sharing office space and joint working and within this context information exchange becomes more easily embedded, within the constraints of data protection, human rights and privacy legislation.

In terms of information sharing, this was sometimes felt to be inhibited by lack of consistency between the information sharing policies and protocols for EBA staff and those for prison staff. Similarly, some staff indicated that, although relationships were good and effective between Jobcentre Plus employees in the prison and prison staff and information was shared relatively freely by prison staff, lack of clear and consistent information sharing protocols were preventing Jobcentre Plus staff from sharing information directly with prison staff:

*'I think we are quite fortunate within Jobcentre Plus, prisoner service, education, they are quite happy to share information with you but it often comes when they ask me for stuff because we are still tied by data protection and there is no protocols in place as yet that I can give you information....if we had some sort of a protocol in place it would speed things up a little bit.'*

(EBA)

This research was not designed to establish the legality of existing data sharing practices, but clearly it could be beneficial if reciprocal information sharing were to be embedded within information sharing protocols. There was, however, evidence in some of the interviews of differing understanding of Data Protection legislation and the existence of information sharing protocols with DWP typically taking a more restrictive view of what could be shared than some of the other organisations interviewed. Clearly a consistent understanding of the requirements of Data Protection legislation, reciprocal information sharing protocols which are recognised and understood by all parties are important in ensuring information is shared appropriately and that this is not variable or dependent upon relationships between individuals. Some of the strategic stakeholders interviewed also indicated that this problem had been recognised and reported that there was work ongoing at a strategic level to create a single consent form for offenders to facilitate effective information sharing between agencies

Outside the prison, the quality of relationships was more variable. The range of partnerships is diverse and includes:

- outreach work with employers and training organisations to develop ETE pathways for prisoners;
- further education colleges;
- charitable organisations;
- VCS organisations resourced to support resettlement activities.

Where external, VCS organisations were embedded within the prison, relationships, communication and information sharing were seen as effective. However, outside the prison, the sheer quantity of organisations that staff were dealing with made it difficult to establish consistent relationships. It could also be difficult to find details of organisations outside the prison which could provide support and this was particularly marked where prisoners were being released outside the area in which the prison was located.

Sometimes difficulties were due to a lack of agreed information sharing protocols making it difficult for prison staff to access information on prisoners' behalf – for example from financial institutions who are constrained by their data protection processes around confidentiality and information sharing. Additionally, in some cases it could be difficult to pass on information from prisoners to outside organisations to ensure that the institution was aware that the offender was in prison and so that financial affairs could be properly dealt with while the offender was in prison:

*‘..It’s the big companies who have a head office they are difficult sometimes. I do tell them what my role is as a Prison Officer and I do say I don’t want any information, I want to give you information sometimes they are happy with that and other times they won’t even take information off me...And it is actually getting to talk to them because before I can talk to them I have to write a letter. Well I ring them up first to see if they will speak to me. Five times out of ten they will speak to me and they will do what the prisoners ask them but the other five times I will have to write a letter saying he is in here.’*

(Prison Officer)

Relationships with financial institutions were difficult, not just because of legitimate concerns of what should be shared with the prison but compounded by difficulties in locating individuals within the organisation with the authority and experience of dealing with prisoners' particular issues.

Information exchange with BDCs was also identified as a potentially problematical area. Although this does sometimes work well, interviewees identified problems with maintaining relationships with staff in BDCs. This was due to a number of factors including high levels of staff turnover, a lack of information about who is responsible for what processes, relocation of departments and telephone contact numbers:

*‘I wouldn’t say it’s very efficient because I do have sheets of local numbers but they are so unreliable and you might speak to five people before you find out who actually does the appointments.’*

(EBA)

This issue has already been recognised by DWP and they are currently working on developing a more direct link to BDCs.

## 6 Bridging the finance gap – key recommendations

Throughout this research, a number of issues have been raised: some relate to the financial problems faced by ex-prisoners, some to relationships, structural or other obstacles which impede the addressing of these problems. The focus of this chapter will be to address those issues and make recommendations for solutions or improvements. They cover a range of strategic and operational issues, and, where appropriate draw upon good practice identified during the research. They have been grouped into three main areas:

- Focused and integrated approaches and links with other pathways.
- Staff roles and responsibilities, resourcing and location.
- Interventions and engagement.

### 6.1 Integrated approaches

The importance of Finance, Benefit and Debt, not just in its own right but also as an underpinning need relating to other pathways such as accommodation and Employment, Training and Education (ETE) underline the importance of linkages with other areas of work and integrated approaches, including effective information sharing. Since much of this research was undertaken, there has been a review of Department for Work and Pensions (DWP) and Ministry of Justice (MoJ) (published March 2010) which addresses many of the issues raised by the stakeholders in relation to this area. Key recommendations are as follows:

- Finance, Benefit and Debt is seen as one of the more neglected of the pathways and consequently under-resourced. Some stakeholders suggested a need for Key Performance Indicators to be established to drive focus on this area. Quantitative information to support decisions was also indicated. The importance of other resettlement pathways, such as accommodation, which are central to addressing the Prisoner Finance Gap (PFG), indicates the need for holistic approaches to resettlement at both strategic and operational levels.
- It can be difficult for staff outside prison or criminal justice agencies to understand the specific needs of, and issues faced by ex-prisoners, particularly where ex-prisoners form a small part of their client group. This was particularly highlighted in connection with Jobcentres and banks/ financial services institutions. Having specific staff with responsibilities for, and expertise in, dealing with prisoners and ex-prisoners can help to address the issues faced. Offender champions in Jobcentres are one example of this. Where resources do not allow for this, other approaches to enhance knowledge and relationships might include the preparation of clear and up-to-date procedures and frequently asked questions available to all staff; inter-agency staff visits and presentations to share experiences and improve understanding of offenders' issues. At a strategic level, work with banks and other financial services institutions to improve access to bank accounts/financial products should be further developed.
- Integrated Offender Management (IOM) and Layered Offender Management (LOM) offer opportunities for increasing the integrated case management of offenders, refocusing of resources on risk and need, and opportunities to provide improved support for short-sentenced prisoners. Implementing these approaches requires a clear strategic vision, effective mechanisms for targeting and managing offenders and appropriate representation of partners at a strategic

and operational level. Jobcentre Plus and DWP have, in some early implementations of IOM, been absent from the strategic table. This is an important opportunity to provide more integrated services relating to finance, benefit and debt. It is essential that these meetings properly engage Jobcentre Plus issues and that Jobcentre Plus staff are enabled to attend to engage with discussions as local areas develop their IOM and LOM approaches.

- There is a need for improved data sharing between key statutory agencies. This should be achieved through the creation of information sharing protocols which are agreed strategically and operationally embedded, by training, guidance materials and effective leadership. These will need to ensure appropriate informed consent and be streamlined as far as possible to avoid multiple requests for consent. Problems are created by the disparity between the DWP's approach to data sharing and that of National Offender Management Service (NOMS). A consistent approach should be agreed which is as open as is allowed by Data Protection, privacy and human rights legislation. Where possible, this should allow for the ability to track prisoners on release and measure levels of compliance with interventions such as Jobcentre Plus appointments. Tracking interventions received in the prison and combining this with quantitative data on compliance would provide invaluable intelligence on the impact of interventions. Similarly tracking and reporting on the extent of and reasons for delays in benefits payments for ex-prisoners would be helpful in understanding this aspect of the PFG.

## 6.2 Staff roles and responsibilities, resourcing and location

There are a number of recommendations relating to suggestions for changes to staff roles and responsibilities, the benefits of co-location and making best use of resources by effective signposting. These are indicated below:

- Co-location of staff engaged in resettlement represents a good practice model which facilitates information sharing and enhances collaborative working and integrated approaches and avoids duplication. Where this is not possible, due to restrictions in space, greater effort will be required to achieve this integration – this will include a focus on specific activities to encourage and support staff in establishing working relationships and effective communication channels. The availability of office space and access to phones to work with prisoners in a safe and confidential environment is also important. Physical space is an important consideration for achieving integrated practices and will need careful planning to ensure that this can be achieved.
- There were indications that the role of the EBA required review. There was perceived to be a need for greater clarity as to structures, the role itself, its sphere of influence within the prison, its relationship with Jobcentre staff and prison resettlement staff together with guidance on appropriate caseloads to avoid some of the disparities which exist across the country. Refocusing the role so that it has a greater emphasis on supporting employment outcomes is recommended. This has been identified by NOMS and DWP who are currently working on the development of a delivery framework to articulate clearly the roles and responsibilities of both organisations.
- Difficulties in resourcing to meet the needs of prisoners in relation to finance, benefit and debt advice within the prison were raised by a number of staff interviewed. Clearly, in the current economic environment, there is unlikely to be any additional resources available, thus there may be a requirement to restructure some of the roles and responsibilities. Some of this may come from the restructuring and refocusing of the Employment and Benefit Adviser (EBA) role, or greater efficiencies and reduction in duplication through co-location and better collaboration and improved communications. LOM has the potential to help in this area with its emphasis on rebalancing resources by risk and need. Similarly, building relationships with external organisations and VCS providers improving signposting to other services may also provide necessary additional

resources, though funding may still be an issue. One particular need identified was for a financial adviser (such as provided by Citizens' Advice Bureau (CAB)) to assist with debit and credit support. Although this was available in some prisons, in others, reductions in funding had led to its removal. Sharing resources and costs across groups of prisons or probation offices was suggested as possibly assisting provision when resources were limited. Additional training was recommended for staff on the wings in prison to assist them in providing appropriate signposting and support.

- The development of an electronic directory of services and contacts within the Finance, Benefits and Debt arena would ensure that staff could effectively and efficiently signpost to services outside the prison. This could also help to build and strengthen relationships and increase opportunities for partnership working. Clearly, there are issues of maintenance (as it would need to be kept up to date) and coverage (where prisoners are released outside the area of the prison).

## 6.3 Interventions and engagement

This section outlines key recommendations relating to interventions and engagement, including Freshstart, payment of benefits, financial capability and access to bank accounts and motivation and engagement.

### 6.3.1 Benefits

Freshstart currently only includes claimants in receipt of Jobseeker's Allowance (JSA). Many prisoners who claim other benefits are thus not included in the Freshstart initiative. The recommendation, therefore, is for the extension of Freshstart to include all claimants, not just those in receipt of JSA. Clearly, this will have resource implications and thus needs to be considered as part of the review of the Employment and Benefit Adviser (EBA) role indicated above.

The impact on ex-prisoners of the delay in benefit payments is well documented and is commented on within this report. Recommendations from interviews were clear on the need for it to be given consideration. Whilst payment of benefit in advance may alleviate some of the problems associated with delays in benefits payments, it will not address those occasions where the benefit is delayed as a result of ex-prisoners not providing the correct documentation, or failing to attend Freshstart appointments. Thus, efforts need to continue in increasing financial capability and motivation of offenders.

There is a need for increased transparency and clarity on Community Care Grants (CCG) and Crisis loans. Practice is inconsistent, sometimes seemingly arbitrary and the Standard Operating Model is not applied consistently across offices. As a minimum, guidance should be issued and training provided to ensure that the Standard Operating Model is embedded consistently across the offices. More radically, a review of how these are funded and operated is recommended.

### 6.3.2 Financial capability training

Financial Capability Training (FCT) is an important part of ensuring the prisoners and ex-prisoners are able to effectively manage their financial affairs. Recommendations relating to training are as follows:

- A modular approach to the training is found to be particularly effective as it allows prisoners to select those areas of most interest and delivers it in short manageable chunks.
- Training should be practically focused, in small groups and with additional support available on a one to one basis.
- Train the trainer provides an economic way of delivering the training and can enable training to be delivered more widely within the prison to maximise contact with hard to engage prisoners.

- Additional training should be provided for offender supervisors with regard to finance, benefits and debt to reflect their developing role within the prison estate.
- Consideration should be given to delivering financial training inputs within established group work programmes.
- Publicity for training should emphasise its practical nature, attempt to dispel concerns from associations with numeracy and promote the opportunities for follow up one to one support to encourage take-up.

### 6.3.3 Managing bank accounts from prison

There has been a lot of good practice established in improving access to bank accounts from prison and work such as that by Unlock and the Co-operative Bank is facilitating important improvements in this area. Some additional recommendations suggested relate to the operation of bank accounts from within the prison which is often impeded by banks being unable to share information with staff in the prison on behalf of the prisoner. Standardisation of information exchange protocols with financial institutions would therefore enable more effective support with prisoner financial issues, as would a point of contact in the bank who understood the particular issues faced by prisoners.

### 6.3.4 Employment

Increasing access to employment should build on some of the good practice with employers and training agencies which has already been established and ensuring that this is fully embedded across the four prisons. Developing case studies describing successful ex-prisoner placements to share with potential employers could help in breaking down any reluctance to engage and establish relationships.

Moving towards a greater focus on employment and signposting to training pre-release has been discussed in relation to the recommendation for revised job roles for EBAs. Additionally, building on existing good practice such as the Employer Engagement Unit which offers a premium service to prisoners in Her Majesty's Prison (HMP) Durham would improve pre-release support in this area. Running work trials was also recommended as being effective in breaking down reluctance of employers to employ ex-prisoners. A dedicated employment agency for ex-prisoners was suggested by one stakeholder. While this may be difficult to implement and could raise issues of re-integration as a result of segregating offenders from the job support available to the rest of the population, building relationships with existing employment agencies in local regions might be effective in providing advice and support to prisoners and in helping to find jobs for them on release.

### 6.3.5 Motivation and engagement

Motivation is a key area to address to ensure effective bridging of the finance gap. Attendance at Freshstart appointments is patchy as is engagement with financial capability training and other support services. There are a number of recommendations to increase motivation and these are listed below:

- The development of a mentoring scheme to provide support to prisoners pre- and post-release and in particular with those prisoners not subject to supervision on release. There are existing good practice examples which provide high-level support to clients on the day of release and in the days following, helping with practical issues such as housing and income.
- More structure and consistency in the support provided by the personal officer scheme or other wing based prison staff to provide opportunities to improve contact with hard to engage prisoners.
- Providing financial support services to families visiting prisoners to assist in continuity on release.

- Considering the timing of interventions and appointments – for example ensuring that pre-release work is done close enough to release date to maximise recall and perceived relevance.
- Continuity of support in prison and the community is an important part of increasing motivation and reducing re-offending so the integrated approaches described above should have an impact here as well.
- Fast tracking of financial support to short sentenced prisoners, in conjunction with the integrated approaches described above would improve engagement with this hard to reach group.
- Greater recognition of the specific issues facing female prisoners and the provision of women friendly services would assist in motivating and engaging women prisoners.

These recommendations are intended to give some practical suggestions for solutions to the problems and issues identified in the report. Clearly, since the research began last year, a number of activities have already been undertaken which support, and have begun the movement towards, some of these recommendations. While the recommendations are intended to be as cost neutral as possible, the current uncertainties about reductions in spending on public services may, of course, impact on the extent to which some of them can be applied.

# Appendix A

## Research instruments

### Semi structured interview for staff

#### **Rationale:**

This Semi structured interview (SSI) will be used as a basis for interview with prison based staff who are involved with providing advice, information or services to prisoners with regard to financial planning and management. Likely participants will be: Employment and Benefit Surgeries (EBS) staff, Prison Officers; Probation Officers; education staff and Governor grades. It is expected that this structure will be used flexibly to reflect the specific role and responsibilities of the participant.

#### **Introduction:**

- If the interviewee has not already read an Information Sheet and signed a Consent Form, process these at the start of the interview.
- Provide brief overview of the investigation and the context of this interview:

*‘As you know Sheffield Hallam University (SHU) have been commissioned by the Department for Work and Pensions (DWP) to undertake an investigation into the financial issues that impact on prisoners pre and post-release across four prisons in the North East. This involves the research team interviewing a number of staff and stakeholders who are engaged directly or indirectly in working in this area. The purpose of this interview is to explore your role, responsibilities, understanding and attitudes so that the investigation can contribute to the development of improved practices and services.’*

- Remind the interviewee of confidentiality and consent:

*‘The SHU research team are independent from policy making processes. This interview is being taped for the purposes of comprehensive transcription but everything that is said will be kept entirely confidential. Participation is entirely voluntary and you do not have to answer any questions that you do not want to. The interview should last for approximately one hour. May I continue?’*

#### **Personal details:**

Participant ID:

Location:

Professional role:

Length of service in current role:

### **Role and responsibilities:**

1. Please describe your main responsibilities in relation to working with prisoners.
2. Do you work to a set of service standards that require you to meet specific targets? If so please explain what these are.
3. In what ways do you contribute to a prisoner's release and resettlement?
4. To what extent does this include addressing the financial issues that prisoners face on release?
5. In what ways do you work with other staff to address these financial issues? (Probe: identify names of other staff, their role and responsibilities and opportunities for collaboration; contact with staff from other agencies/National Offender Management Service (NOMS) departments).
6. Do you have contact with non prison based staff who contribute to a prisoners financial resettlement? If so, who are they? What is their role?

### **Identifying key issues:**

7. What is the typical prisoner take-up of the services that you provide? (Probe: what is meant by take-up; availability of robust data on take-up and how this might be accessed; proportionate of the entire prisoner population.)
8. What do you think are the obstacles and barriers that might deter prisoners from engaging with you? (Probe: hard to engage issues, motivation levels, gender, culture, diversity, mental/emotional health.)
9. How do you think these obstacles might be resolved? (Probe: organisational/agency context; gatekeeping issues; internal and external dependencies.)
10. What do you think is achieved via your engagement with prisoners? (Probe: positive and negative outcomes; level of awareness of outcomes; feedback.)
11. How does this compare with your main responsibilities described earlier?
12. What would make it easier for you to achieve these objectives?

13. How effective are your relationships with other staff involved with the resettlement of prisoners? (Probe: internal and external relationships; inter agency issues.)

14. What could be done to enhance these relationships?

### **Information sharing and exchange:**

15. What sources of information do you make use of in engaging with prisoners? (Probe: written reports, verbal information, sources of understanding.)

16. How useful is this information? Why?

17. Are there information gaps? If so what are they?

18. Do you receive feedback from prisoners? If so probe (how, when, nature of feedback).

19. Do you have enough information to carry out your work? (Probe: what sort is this? Where are the main difficulties? What other information would be useful?)

20. Are there specific problems in sharing information? If so please describe. (Probe: types of information, confidentiality, protocols, data protection.)

### **Generic issues:**

21. In your experience what proportion of prisoners that you have contact with have financial problems?

22. In your experience is this different for different groups of prisoners? (Probe: age, ethnicity, family responsibilities, drug/alcohol dependency, employment, etc.)

23. Do you think there are any issues around finance that are unique to women?

24. How significant are financial difficulties for prisoners? (Probe: impact on resettlement, risk of re-offending)

25. What do you consider to be the main financial issues that prisoners face prior and post-release? (Probe: diversity issues, financial dependencies, family support issues, links to offending patterns.)
26. To what extent do you think that these issues are addressed? (Probe: which agencies involved and how.)
27. How do you think that these issues might be addressed more effectively? (Probe: access issues to support, roles of agencies, additional support required.)
28. Have you any final comments you would like to make?

## Semi structured interview for Jobcentre Plus staff

### Rationale:

This SSI will be used as a basis for interview with job centre based staff who are involved with providing advice, information or services to ex-prisoners with regard to financial planning and management. It is expected that this structure will be used flexibly to reflect the specific role and responsibilities of the participant.

### Introduction:

- If the interviewee has not already read an Information Sheet and signed a Consent Form, process these at the start of the interview.
- Provide brief overview of the investigation and the context of this interview:

*‘As you know Sheffield Hallam University have been commissioned by the Department for Work and Pensions to undertake an investigation into the financial issues that impact on prisoners pre and post-release across four prisons in the North East. This involves the research team interviewing a number of staff and stakeholders who are engaged directly or indirectly in working in this area. The purpose of this interview is to explore your role, responsibilities, understanding and attitudes so that the investigation can contribute to the development of improved practices and services.’*

- Remind the interviewee of confidentiality and consent:

*‘The SHU research team are independent from policy making processes. This interview is being taped for the purposes of comprehensive transcription but everything that is said will be kept entirely confidential. Participation is entirely voluntary and you do not have to answer any questions that you do not want to. The interview should last for approximately one hour. May I continue?’*

### Personal details:

Participant ID:

Location:

Professional role:

Length of service in current role:

### Generic questions:

1. In your experience what proportion of prisoners that you have contact with have financial problems?

2. Do financial needs differ for certain groups of ex-prisoners?  
(Probe: male/female, young offenders, sex offenders, BME, elderly and disabled.)
3. How significant are financial difficulties for prisoners?  
(Probe: risk of re-offending, finance as a part of a broader resettlement process.)
4. What do you consider to be the main financial issues that prisoners face prior and post-release?  
(Probe: diversity issues, financial dependents, variation in needs for specific populations, links between finance needs and offending behaviour – such as acquisitive crime.)
5. To what extent do you think these issues are addressed in preparation for release?

**Role and responsibilities:**

6. Please describe your main responsibilities in relation to the work you do with (ex-) prisoners.
7. In what ways do you contribute to a prisoner's release and resettlement?
8. To what extent does this include addressing financial issues prisoners face on, and post, release  
(probe: issues which may be related to finance, i.e. employment, education/training placements, forms of benefits such as Jobseeker's Allowance (JSA), assistance with applications for crisis loans, Community Care Grant (CCG). Probe to explore extent of support).
9. In the context of the work you do what are your views on the Discharge Grant?
10. Do you have contact with prison based staff who contribute to a prisoners resettlement?  
(Probe: if so, who are potential staff, probe staff roles.)
11. What is the typical take-up of services that you provide?  
(Probe: what is meant by take-up; availability of data on monitoring; how is data collected/how accessible is this information.)
12. In respect to the services you provide, how are the needs of ex-prisoners assessed?

**Information exchange and partnership work issues:**

13. Do you work with other people or agencies to address prisoner financial needs?  
(Probe: staff members, job centre departments, links to prison-based staff, other agencies, etc.)
14. Are there any service level agreements or protocols which exist between the job centre and other service providers?  
(Probe: agreements with prisons, Voluntary and Community Sector (VCS) agencies, Jobcentre Plus based in prisons; knowledge sharing agreements.)
15. Do you work to a set of service standards that require you to meet specific targets? If so, please explain what these are.
16. Are there any established ways in which you communicate with: a), prison-based services and b), any other agencies you work with?  
(Probe: problems in communication, gaps, data sharing protocols, data protection and confidentiality issues.)
17. What, if any, sources of information do you make use of in engaging with prisoners?(Probe: usefulness of information, gaps in information.)
18. Do you receive any feedback from prisoners? If so what is the nature of this?  
(Probe: information/data collected on this feedback, modes of dissemination.)
19. Drawing on what you have already said, what do you think is achieved via your engagement with (ex-) prisoners?  
(Probe: comparisons between what is achieved and what is aimed for; how could achievements be increased.)
20. How effective are your relationships with other staff involved with the resettlement of prisoners?
21. Are there any obstacles or barriers that hinder the services you offer?  
(Probe: types of barriers, information exchange issues, communication between agencies/ departments.)
22. Are there any factors which impact upon ex-prisoner engagement in your service?  
(Probe: what are factors, how can problems be overcome, examples of best practice; hard to reach populations?)

23. How could partnership arrangements be improved?

### **Freshstart**

24. If you are familiar with this initiative (Freshstart) from your perspective can you tell me how this generally works?  
(Probe: prisoner contact, promotion of services in prisons, awareness of ‘in-prison’ activities by Jobcentre Plus.)

25. How do ex-prisoners access Freshstart?

26. On average how long is it before a newly released prisoner accesses their first Freshstart interview?

27. Are ways of accessing Freshstart interviews the same, or do they differ between prisons?  
(Probe: nature of referrals via Jobcentre Plus/prison based staff; do prisoners initiate contact or is this done on behalf of the client by a Jobcentre plus worker in the jail.)

28. Are there any problems with the processes you have talked about in the previous questions?

29. Are there any ways in which Freshstart and services more generally, could be improved?  
(Probe: roll out of fresh start to other benefits, e.g. incapacity benefits, non-JSA cases.)

### **Summing up**

30. Are there any examples of best practice or recommendations for improvement in service delivery which you would like to see in the future?

Give thanks for participation.

## Semi structured interviews with prisoners: pre-release

This SSI is designed to be used with prisoners approaching their release date across the four prisons within the pilot. It is expected that a further SSI will be developed for subsequent follow up interviews post-release.

Prior to starting the interview the researcher will confirm that the prisoner has seen and understood the information sheet explaining the research and read, understood and signed the consent form that has been agreed.

Additional explanation will be given by the researcher as appropriate.

The SSI will explore in detail prisoners' attitudes to and experiences of managing their money and how this is impacted on by their current and previous prison sentences. Although there is a specific focus on financial issues it will also be useful to set this within the broader context of their crime related needs and resettlement plans. Of particular interest is discussion of any engagement between the prisoner with prison staff and others around providing support and advice and how this might contribute to their release back into the community.

It is intended that the interview will identify both the positive inputs that might enable more effective financial management and inclusion and also the obstacles and barriers that might prevent the prisoners dealing with financial issues during their sentence and hinder their resettlement on release. Specifically, the interview will explore prisoner experiences of FCT, EBS engagement and bank accounts.

The structure of the interview will be adapted appropriately during interview to enable the development of a coherent discussion and whenever possible interviews will be taped and transcribed for analysis.

**Contextual information:**

Participant ID:

Age:

Gender:

Ethnicity:

National Statistics Classification of Ethnicity

1. White.

2. Mixed.

3. Asian or Asian British.

4. Black or Black British.

5. Chinese or Other Ethnic Group.

6. Unknown.

7. Prefer not to say.

Prison location:

Sentence/Custody date and EDR (from prison file):

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**Prior to embarking on the interview explore with the prisoner:**

Dependants? (Probe: number/age/parental responsibility/financial responsibility/current care arrangements/situation on release.)

Family Support? (Probe: partner/parental/siblings/extended family/nature of support/financial support/contact during sentence/contact post-release.)

Accommodation? (Probe: impact of custodial sentence/temporary/permanent/hostel/B and B/rented private/rented council/rented Housing Association/settled/with family, partner, friends/homeless/release situation)/understanding of rent deposit or bond schemes.

Employment? (Probe: permanent/temporary/casual/official/full time/part-time/release plan.)

Education? (Probe: qualifications, experiences, future plans, previous inputs)

Sources of Income? (Probe: employment/sickness benefit/JSA/Income Support/Housing Benefit/debt issues/other.)

1. Can you please tell me when you were sentenced to imprisonment, for how long and when you are due to be released? (Note: confirm sentence/custody date and EDR from case file.)
2. During your current sentence have you been located at more than one prison? (If so, probe for details of other institutions, length of time, reasons for transfer, impact on prisoner.)
3. Is this your first experience of prison? (If not probe number and length of previous prison sentences, impact of and attitudes to previous sentences, length of time between prison sentences, whether different sentences were experienced differently and why.)
4. How are you coping with your current sentence? (Probe: feelings about being in custody, level of emotional distress, anxiety about incarceration and release.)
5. Have you experienced particular problems and difficulties during your sentence? (Probe: range and depth of difficulties; impact on prisoner; how significant in terms of coping with the sentence and planning for release.)
6. To what extent are money issues something that you are concerned about? (Probe: general/specific financial problems; debt issues pre-sentence, current, post-release; related to self/partner/dependents; scale and complexity.)
7. Do you currently have outstanding debts? (Probe: how much, to whom, illegal debt including drug related, how significant, credit situation.)
8. Which debts do you think are most important to deal with and why?
9. To what extent have you been able to deal with these money issues during your sentence? (Probe: seeking assistance from others; availability of support from others; level of motivation to address financial issues; impact of any advice/support from others.)
10. When you first came into prison did you have an opportunity to discuss your money concerns? (If so probe induction process, who was involved, how helpful, impact and outcomes, claims issues.)

11. What other opportunities have you had to deal with money issues? (Probe: involvement with prison/probation/EBS staff; attendance at FCT; any other activities within the prison.)
12. If you wanted to discuss money issues with someone whilst in the prison, who would you approach? (Probe: staff, other prisoners, peer advisers or prison listeners, outside contacts; reasons for the choice.)
13. On release what are your planned living arrangements? (Probe: accommodation/location/with others/issues/anxieties.)
14. What plans have you got for your first day of release?
15. How do you expect to make use of the Discharge Grant? (Probe: immediate financial needs/ outstanding debts/significance in terms of immediate financial management.)
16. Do you think that you will be looking for other sources of income in the first week after release? (Probe: sources, legitimacy, availability.)
17. Where do they think you will be at the end of the first month? (Probe: how will they be living, debt situation, demands from others.)
18. How do you usually manage your money and try and make ends meet? (Probe: evidence of budgeting skills, attitude to savings/where and how money is kept.)
19. How has your money situation worked out when you have been released from prison in the past? (Probe: previous use of Discharge Grant, access to benefits, problems with debts and budgeting, impact on resettlement plans.)
20. Who would you approach for help on release if you experience money problems? (Probe: family/ friends, Citizens' Advice Bureau (CAB), Jobcentre, other agencies.)
21. On release what sources of money will you expect to live on? (Probe: JSA, Income Support, Incapacity Benefit, Employment and Support Allowance, CCG, Crisis Loan, Housing Benefit and Local Housing Allowance (LHA), paid employment, family support, savings, any other.)

22. To what extent are payments of benefit made at the right time? (Probe: delays, impact, consequences, responses.)
23. What steps have you taken to make sure that this money is available to you on release? (Probe: making contact with others; seeking support from prison staff.)
24. Have you received any advice and assistance in planning how you will cope financially on release? (If so probe from whom, nature of involvement, intended outcome, how useful.)
25. Are there any reasons why you have not sought help from staff in coping with financial issues? (If so probe obstacles and barriers, trust, confidence, communication, availability of support, previous experiences, lack of awareness of support.)
26. Have you had a meeting with a staff member to discuss your claim for benefits on release? (If so probe: nature and purpose of contact; CCG application pre-release, what happened; degree of understanding of the claim process, next steps and what is required of them on release; usefulness of the meeting.)
27. Are there any reasons why you decided not to discuss your benefit claim with a member of staff? (If yes probe obstacles and barriers, trust, confidence, communication, previous experiences, concerns about confidentiality and information exchange.)
28. Have you currently or in the past had access to a bank account? (Probe: when, for how long, with what purpose, to what effect.)
29. What are your thoughts about getting a bank account if you do not already have one? (Probe: level of interest, reasons for enthusiasm or disinterest, previous experiences; problems previously experienced any training needs.)
30. If you had a bank account and it is no longer open, why was it closed?
31. To what extent do you would want to take part in an education programme that could help you to manage your money whilst in prison?
32. Are you aware of such a programme in this prison? (If so, probe whether attended, feedback from attendance, reasons for not attending.)

33. How do you think that you should be given more support with money issues during your sentence?

34. Is there anything else that you would like to comment on?

The researcher will close the interview and then remind the prisoner that the research team would like to interview them again after release if this is agreed to. A second information sheet will be given which will remind the prisoner about the research and which will include contact details for the research team. Thank prisoner and remind how research will be used to develop services for offenders and prisoners.

## Semi structured interviews with prisoners: post-release

This SSI is designed to be used with prisoners following release from the four prisons within the pilot.

Prior to starting the interview the researcher will confirm that the prisoner has seen and understood the information sheet explaining the research and read, understood and signed the consent form that has been agreed.

Additional explanation will be given by the researcher as appropriate.

The SSI will explore in detail prisoners' attitudes to and experiences of managing their money following their release, and compare it to their expectations during custody. Although there is a specific focus on financial issues it will also be useful to set this within the broader context of their crime related needs and resettlement plans. Of particular interest is discussion about the impact of any support/advice received during their sentence on their experiences following release back into the community. It is intended that the interview will identify both the positive inputs that have enabled more effective financial management and inclusion and also the obstacles and barriers that might have prevented the prisoners dealing with financial issues and which are hindering their resettlement on release.

The structure of the interview will be adapted appropriately during interview to enable the development of a coherent discussion and whenever possible interviews will be taped and transcribed for analysis.

**Contextual information:**

Participant ID:

Age:

Prison location:

Date of release:

- 
1. Are you under supervision by the Probation Service? If so, has your Probation Officer discussed finance with you? (Probe: signposting to other advice services, interventions offered within Probation.)
  2. Since we interviewed you in prison, have there been any changes in the people/family members that depend on you financially? (Probe for changes in number/age/parental responsibility/financial responsibility/current care arrangements since release.)
  3. Are you currently receiving any support from others in your family? (Probe for changes in partner/parental/siblings/extended family/nature of support/financial support/contact.)
  4. What accommodation do you have currently; has this changed in the period since you were released? (Probe: accommodation status since release temporary/permanent/hostel/B and B/rented private/rented council/rented Housing Association/settled/with family, partner, friends/homeless/release situation)/use of rent deposit or bond schemes.)
  5. Are you currently receiving any treatment or attending any services for health issues? (Probe: any treatment for Mental Health issues/drug or alcohol misuse.)
  6. Are you employed or have you been looking for employment since release? (Probe: permanent/temporary/casual/official/full time/part-time.)
  7. Have you undertaken any education or training programmes since your release? (Probe: qualifications, experiences, future plans.)
  8. How did you make use of the Discharge Grant? (Probe: immediate financial needs/outstanding debts/significance in terms of immediate financial management.)
  9. To what extent have you been able to deal with any money issues since your release? (Probe: seeking assistance from others; availability of support from others; level of motivation to address financial issues; impact of any advice/support from others.)

10. What sources of money are you living on? (Probe: JSA, Income Support, Incapacity Benefit, Employment and Support Allowance, CCG, Crisis Loan, Housing Benefit and LHA, paid employment, family support, savings, any other – including non-legitimate sources of income).
11. If claiming benefits, how easy did you find it to obtain the benefits you need? (Probe: support provided; how long process took; how long money took to arrive; problems in application or receiving benefits.)
12. Have you had any meetings to discuss your claim for benefits? (If so probe: nature and purpose of contact; what happened; degree of understanding of the claim process; usefulness of the meeting.)
13. How long did it take for your benefits payments to start on release?
14. How did you manage financially before payments were made?
15. To what extent are payments of benefit made at the right time? (Probe: delays, impact, consequences, responses.)
16. Have you received a CCG or crisis loan since release? (Probe for how went about doing it, sources of help; purpose of loan/grant.)
17. Do you currently have outstanding debts? (Probe: how much, to whom, illegal debt including drug related, how significant, credit situation.)
18. Which debts do you think are most important to deal with and why?
19. How do you manage your money and try to make ends meet? (Probe: evidence of budgeting skills, attitude to savings/where and how money is kept.)
20. If you have experienced money problems, who have you approached for help since your release (Probe: family/friends, CAB, Jobcentre, other agencies.)
21. How helpful have these people/organisations been? (Probe for help provided.)
22. Have any of the problems you have experienced with your financial situation put you at risk of committing further offences?

23. Have you received any advice and assistance with financial planning since your release? (If so, probe from whom, nature of involvement, intended outcome, how useful.)
24. Are there any reasons why you have not sought help in coping with financial issues? (If so probe obstacles and barriers, trust, confidence, communication, availability of support, previous experiences, lack of awareness of support.)
25. Did you receive any help with financial planning for release while you were in prison? (Probe: what – EBS/Freshstart/FCT/Access to bank accounts/Advice, support, access to CCG/Advice, support access Social Fund applications; when received.)
26. If so, how helpful was it in preparing you for release; what could have been improved. If not, is there anything that would have helped in preparing you for release?
27. Have you currently got access to a bank account? (Probe: when, for how long, with what purpose, to what effect.)
28. What are your thoughts about getting a bank account if you do not already have one? (Probe: level of interest, reasons for enthusiasm or disinterest, previous experiences; problems previously experienced any training needs.)
29. To what extent are money issues something that you are concerned about? (Probe: general/specific financial problems; debt issues; related to self/partner/dependents; scale and complexity.)
30. Have there been any big changes/unexpected financial issues since your release? (Probe: how managed these, who has helped.)
31. How do you feel you have been managing your finances since release? (Probe: barriers, help/support received.)
32. What has been your biggest financial challenge since release?
33. Is there anything else that you would like to comment on?

The researcher will close the interview, thank prisoner and remind how research will be used to develop services for offenders and prisoners.

# Appendix B

## Research participants and sample sizes

**Table B.1** Semi-structured interviews: staff and strategic stakeholders

Participant Type	Number
Policy Leads and Strategic Stakeholders	9
Staff: Jobcentre Plus Staff based in prison	4
Staff: Heads of Resettlement	1
Staff: Education Services/Learning and Skills	6
Staff: Heads of Offender Management	1
Staff: Voluntary and Community Sector organisations	2
Staff: Prison Officers	3
Staff: Offender supervisors	6
Staff: Probation Service Officers	1
Staff: Freshstart Officers	2
Staff: Other	2
Staff: Jobcentre Plus	6
<b>Total</b>	<b>43</b>

**Table B.2** Semi-structured interviews: prisoners

Prison	Number
Her Majesty's Prison (HMP) Low Newton	13
HMP Acklington	14
HM Young Offender Management (YOI) Castington	12
HMP Durham	12
<b>Total</b>	<b>51</b>

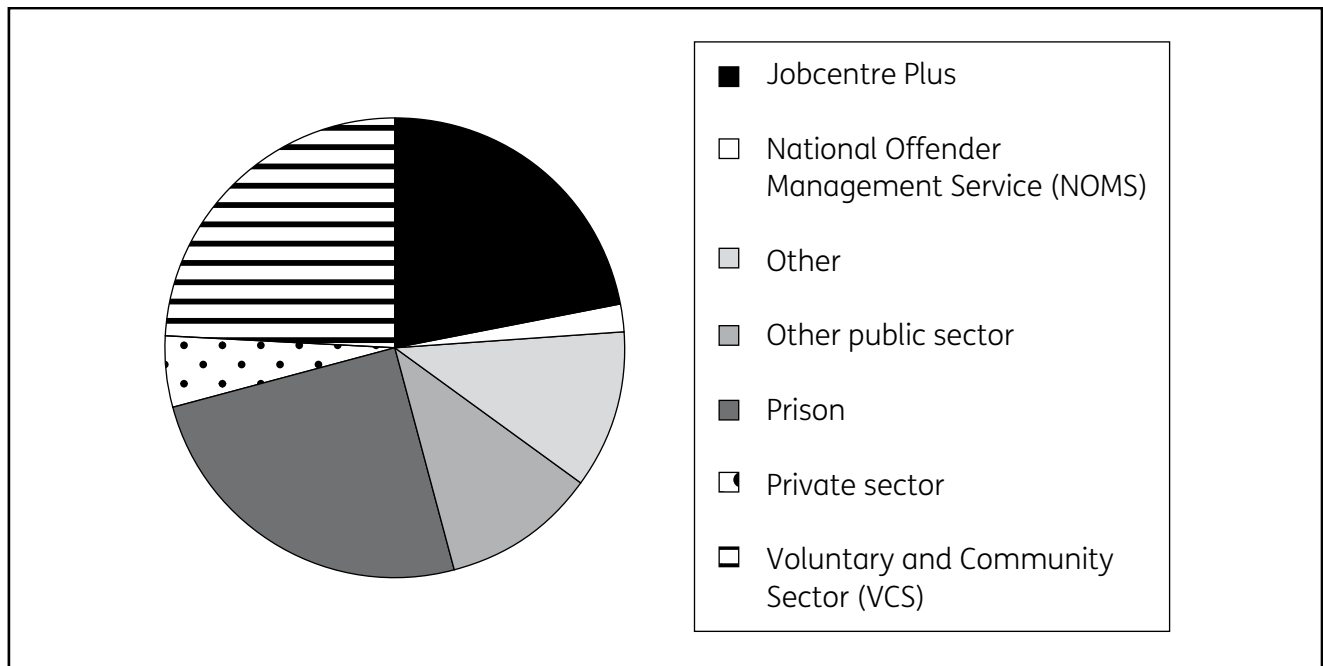
**Table B.3** Semi-structured interviews: ex-prisoners

Prison	Number
HMP Low Newton	7
HMP Acklington	8
HM YOI Castington	2
HMP Durham	4
<b>Total</b>	<b>21</b>

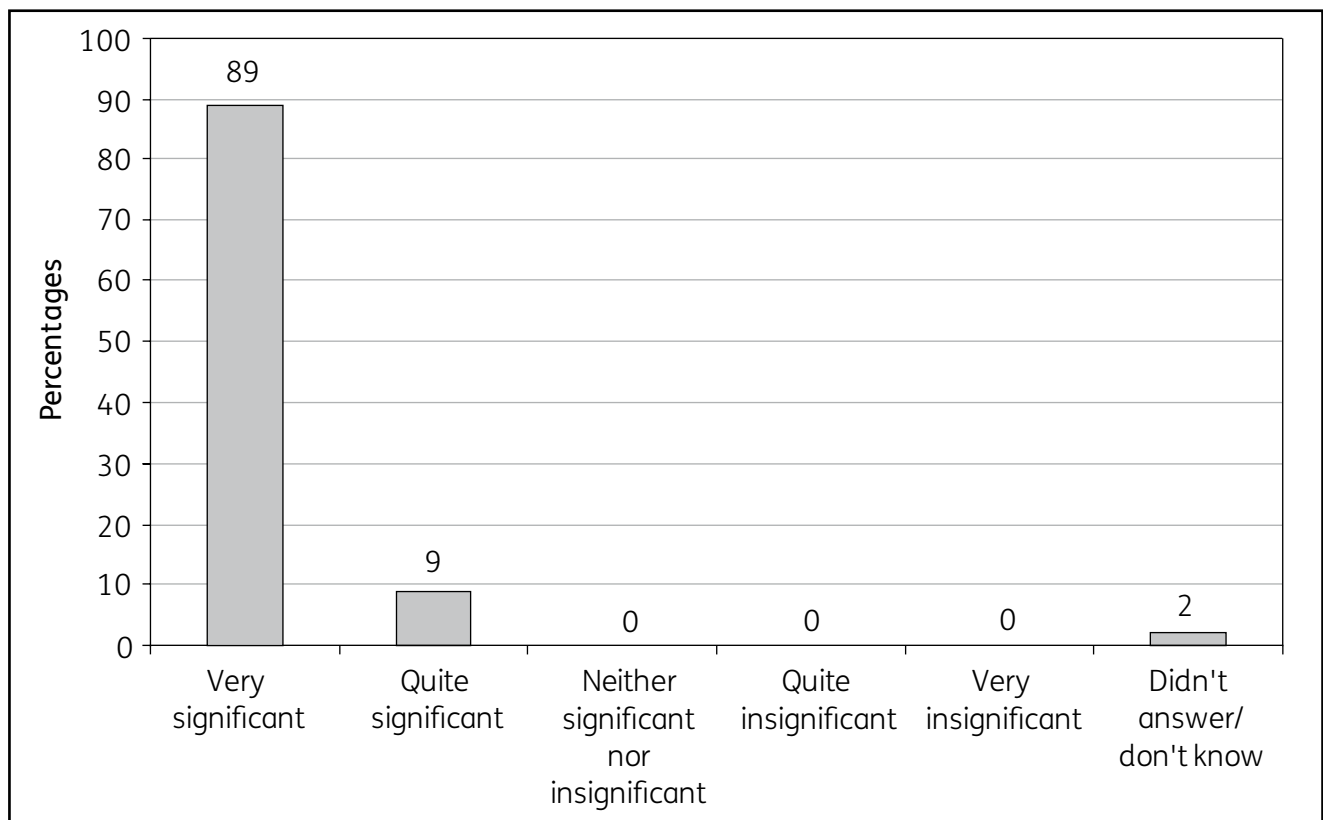
# Appendix C

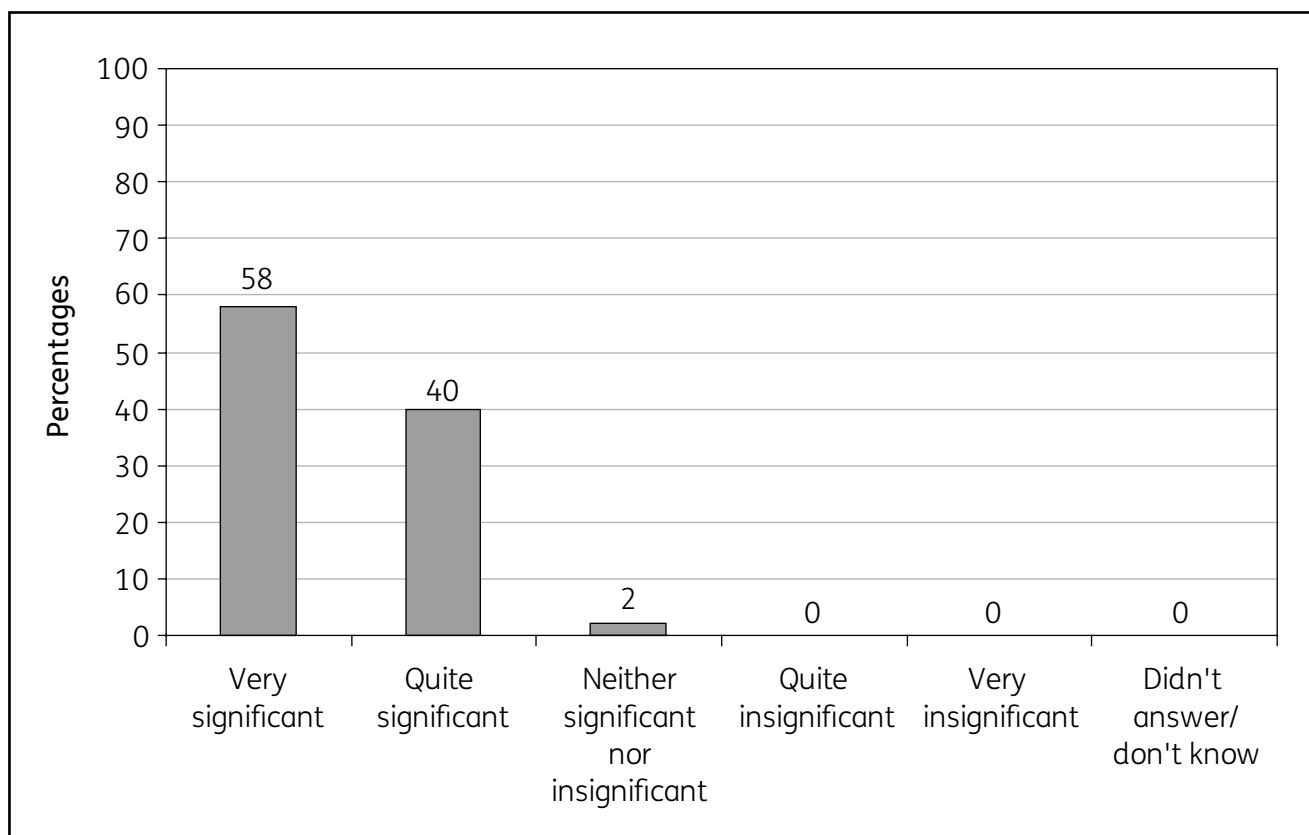
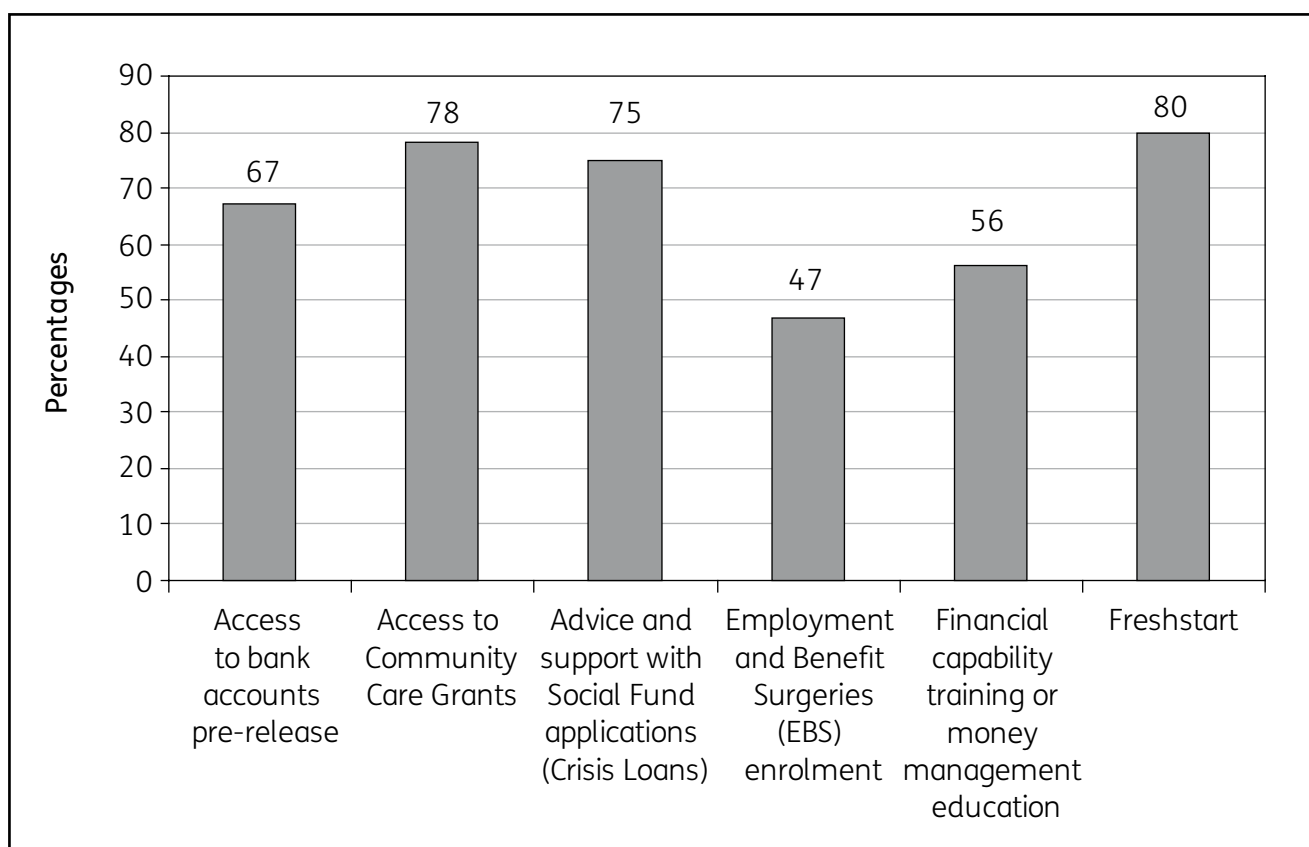
## Analysis of online survey data

**Figure C.1 Respondents by organisation**

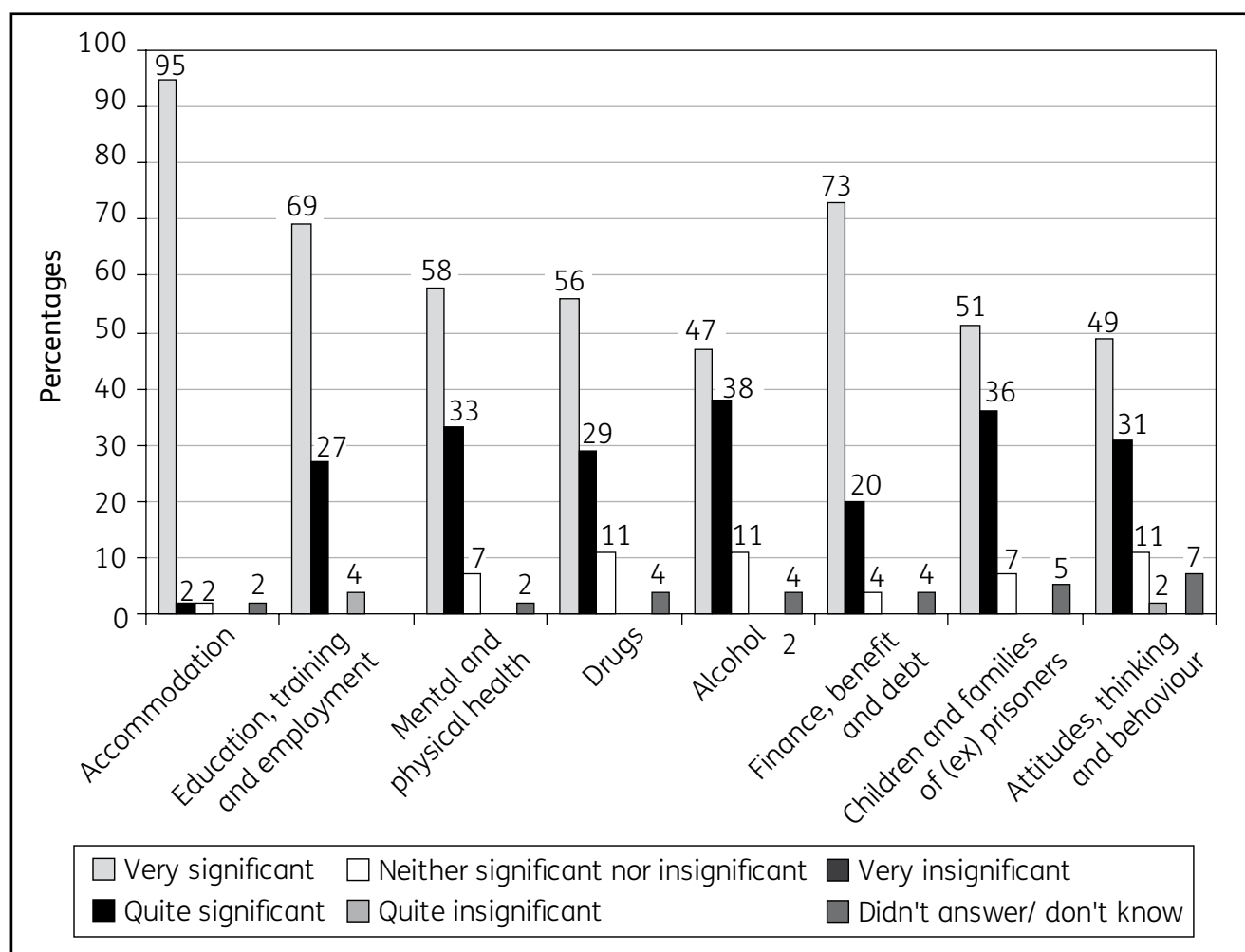


**Figure C.2 Percentage of respondents who think that financial issues are significant**



**Figure C.3 Percentage of respondents who think addressing financial issues is significant in preventing re-offending****Figure C.4 Percentage of respondents who were aware of initiatives and support services**

**Figure C.5 Percentage of respondents who think pathways represent a significant need**



**Table C.1 Respondents' views on the barriers to take-up of financial support services**

Barriers to take-up of services
IT infrastructure
Physical location (including access to wings; lack of a base, covering multiple prisons)
Offender motivation
Offender declaration
Availability of relevant documentation
Prisoner movement or release
Timely access at relevant points in sentence
Capacity issues
Lack of funding/resources
Partnerships and relationships, e.g. police and community

**Table C.2 Respondents' rankings of issues which negatively impact on prisoner finances**

Which of the following issues most negatively impacts on prisoners' finances?	Count	Rank
Lack of accommodation and accommodation advice	34	1
Drugs	32	2=
Lack of access to Finance, Benefit and Debt (FBD) support	32	2=
Lack of Employment, Training and Education (ETE)	31	4
Alcohol	18	5
Attitudes, thinking and behaviour	10	6
Children and families	3	7
Mental and physical health	2	8

**Table C.3 Respondents' views on most important changes to prisoners' financial support**

If you could make ONE change to the prisoners' financial support what would this involve?	Count
Benefits set up prior to release	11
Bank account set up prior to release	6
Improved Community Care Grants (CCG), e.g. in the form of vouchers	3
Increased accommodation advice	3
Financial capability training	3
Vouchers for housing	2
Debt advice in prisons	2
Increase Discharge Grants	1
One to one assistance	2
More through the gate assistance	1
Smoother transition from prison to resettlement where agencies ensure financial support	1
All councils should recognise PSA 16, Lord Corston report on accommodation issues	1
Decisions on grants before release	1
Better notification of social fund decisions	1
Prison wages should be increased and half should go in a savings account for their release	1
Different system for Discharge Grants that doesn't rely on loans	1
Consistency between prisons	1
Jobcentre Plus visiting prisons	1
Easier to access social fund	1
More support getting back into employment	1
More advice when they leave prison	1
More funding	1
Simpler for court fines to run concurrent with sentences	1
Advance travel tickets for when prisoners leave so cheaper travel	1
Easier to get crisis loan	1
Didn't answer	6
Total	55

**Table C.4 Respondents' views on examples of best practice in financial support**

<b>Can you give an example of 'best practice' of financial support and/or advice given to (ex) prisoners</b>	<b>Count</b>
Bank accounts	6
Benefit advice	3
Financial support	3
Jobcentre Plus advisers	2
Attend all appointments	1
Guidance information sheets	1
Inform job centre that they are ex-offenders	1
Financial Inclusion Fund (FIF) advisers	1
Citizens' Advice Bureau (CAB)	1
Fresh Start	1
Join local credit unions	1
Debt legal team	1
Money Access Course (MAC) course	1
Training course	1
Peer led working using offenders	1
Prison wing surgeries for financial/housing/benefit issues	1
Save money from release grant	1
Catch 22	1
Contact creditors	1
KIP	1
Financial literacy courses supporting Information, Advice and Guidance (IAG) pre-release planning	1
Appointments for education/financial advice	1
Didn't answer	23
<b>Total</b>	<b>55</b>

**Table C.5 Respondents views on where financial support and advice in prisons could be improved**

<b>Are there any areas in which financial advice and support in prisons could be improved?</b>	<b>Count</b>
Money management training	6
Routine opening of/better access to bank accounts and credit checks	5
Increase funding	2
Course for pre-release prisoners	2
Identify needs for support and put in place before release	2
Built into pre-release interview	1
Mortgage advice	1
Improve self referral to Jobcentre Plus	1
Financial officer to help set up accounts, etc	1
Jobcentre Plus advisers	1
Better way of providing information	1
Better training for prison staff	1
More advisers	1
Individual packs to support release	1
Independent impartial advice to all prisons	1
How having a criminal record will impact on their finances, etc	1
Work closer with external agencies	1
Information for care leavers	1
Housing advice	1
Improve access to information	1
Education	1
Better advice to access social fund	1
Don't answer	21
Total	55

**Table C.6 Ranking of importance of each of the following issues in preventing reoffending**

<b>How important are the following issues in preventing reoffending?</b>	<b>Rank</b>
Access to suitable accommodation and accommodation advice	1
Access to finance and benefits and debt advice	2
Access to drug treatment and support services	3
Access to education, training and employment	4
Access to alcohol treatment and support services	5
Access to mental and physical health services	6
Access to, and support with children and families of (ex) prisoners	7
Addressing attitudes, thinking skills deficits and behaviour	8

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Within the underpinning context of reducing re-offending of released prisoners, the Prisoner Finance Gap (PFG) has been identified as an issue likely to present a significant barrier to the effective resettlement of offenders. The Hallam Centre for Community Justice was therefore commissioned by the Department for Work and Pensions to conduct a qualitative investigation into the PFG within four prisons in the North East.

The research investigates the nature of the PFG as experienced by prisoners and ex-prisoners, the systems in place to address their financial exclusion and the extent to which pre-release inputs impacted on financial inclusion following release. It identifies obstacles and barriers to the take-up of inputs and examines the nature and effectiveness of strategic and operational relationships. It concludes with a series of recommendations aimed to address the issues raised.

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*Investigating the prisoner finance gap across four prisons in the North East*

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