Ipsos MORI

Improving Financial Capability Among Offenders

An assessment of three programmes delivering financial capability training to offenders

June 2010

Executive Summary

NOTE:

The Consumer Financial Education Body (CFEB) now has the statutory responsibility to enhance:

- the understanding and knowledge of members of the public on financial matters (including the UK financial system); and
- the ability of members of the public to manage their own financial affairs.

These responsibilities were given to CFEB by Parliament in the Financial Services Act 2010 and have therefore taken over the leadership of the National Strategy for Financial Capability from the Financial Services Authority (FSA), in partnership with government, industry and the third sector. The projects reviewed in this report were originally funded by the FSA, with the National Offender Management Service.

Background to the projects

The Financial Services Authority (FSA) together with the National Offender Management Service (NOMS) funded three pilot projects designed to increase financial capability among offenders.

Project 1: Correctional staff training delivered by the crime reduction charity, Nacro. A nationwide training programme for correctional staff working with offenders in prison or the community. It provides training on the financial capability needs of offenders, and how staff can support offenders by delivering one to one guidance sessions and workshops to offenders with these needs.

Project 2: Prison setting training for offenders and staff delivered by the Vale of Glamorgan Citizens Advice Bureau (CAB) in conjunction with NOMS Cymru. Delivered in two prisons in South Wales, this programme provides financial capability guidance directly to offenders through one to one 'surgery' sessions and group workshops. Along with this the CAB also provide training to staff and peer information advisors[1] in order to raise awareness of the programme for offenders running in the prisons, and encourage them to refer offenders with financial capability needs to it.

Project 3: Probation setting training delivered by the Portsmouth CAB in conjunction with Hampshire Probation. Delivered in the Hampshire probation area this programme provided financial capability guidance directly to offenders through CAB Gateway Assessments[2] and one to one training sessions in the community, along with workshops delivered in Approved Premises. The project also contained training for Offender Managers to raise awareness of the programme running for offenders in the Hampshire probation area, and encourage them to identify financial capability needs among offenders and refer them to this programme.

This report brings together previous assessments of two of these schemes[3] with new research by Ipsos MORI to assess the effectiveness of each project and comparative

[1] Peer information advisors are prisoners trained to both raise awareness and be able to recognise where other prisoners may have financial needs. For more information see Chapter 3.
[2] Gateway Assessments are conducted by CAB staff to assess whether an offender would benefit from financial capability training. For more information see Chapter 4.
[3] Karen Grove & Angela McCarthy (NOMS Cymru) & Chris Lyndon (Vale of Glamorgan CAB), 2009, *Financial Capability Project South Wales* and

lessons learned. Each project is judged by its **reach** to offenders and staff, **content** of the training, effectiveness of its **process** and **outcomes for offenders**.

Key findings from the assessments

The chapters concerned with each of the projects contain their own summary of results and conclusions. Here we highlight the key findings and recommendations.

Project One: Correctional Staff Training

In terms of **reach**, this project trained 245 staff between April 2009 and early March 2010 exceeding its target of 180. Attendees came from a range of prison, probation and voluntary sector occupations. Most (76%) went on to use their learning to assist offenders although we cannot produce accurate estimates of the numbers of offenders reached. The training delivered centrally by Nacro at the Prison Service College was highly rated for its content and pitch of delivery with 85% of attendees rating the course trainers as excellent.

In terms of **process** of training for staff, by the end of the training over four out of five staff felt knowledgeable about financial matters facing offenders and confident in their abilities to provide financial information to offenders and answer their queries. Although self assessed knowledge and confidence had dropped slightly when measured four months after the training, the improvement in staff capability was substantial. Staff were equally successful putting this knowledge into practice: 70% had used their knowledge to help offenders on a one to one basis, and 62% had shared information with colleagues. A lower proportion (two thirds) finished the training feeling confident in their abilities to deliver group training to offenders and this fell back to around a half after returning to work. Staff showed a lower intention at the end of the workshops to deliver group training (45%) and by the time of the follow up only 10% had done so. Some had not had the opportunity in their job role whilst others lacked confidence and were pursuing alternatives such as working with specialist CAB advisors.

This study did not comprehensively assess the **outcomes for offenders** who, in turn, received training from staff but a small qualitative study in one female prison demonstrated that offenders responded positively to the content of the course and were taking action to address their financial concerns. Some experienced a drop in confidence after the training having faced up to the realities of their financial situation. This group sought follow up one on

Linda Wells (2009) ‘NOMS Report’ *Wells Associates Report submitted to the FSA* one guidance. Others found parts of the course too basic, reflecting their higher level of financial capability.

The offenders in this study were happy for the workshops to be conducted by prison staff as long as they were appropriately trained and able to provide practical support on financial matters. Those with more involved issues were keen to retain the specialist advice of the CAB.

Conclusions and recommendations

- To raise the impact of the training, and in the light of high demand for places, it might be appropriate to prioritise those who can demonstrate how they will put their learning into practice. Equally employers could be encouraged more to support staff to develop a financial guidance role.

- To maximise reach through workshops, staff may need confidence building in how to deliver group training to offenders. Alternatively, given less than half of course attendees intended to use the information to deliver group workshops, courses could be tailored to the plans and confidence of the staff attending.

- Early indications are that offenders in prison believe that guidance from staff is most helpful as a preparation for release, although many still need one on one advice as part of prison induction to address immediate financial concerns and ensure debts and financial responsibilities left behind in the community are dealt with.

Project Two: Prison setting

Overall this project met its target for **reach** to offenders. Between April 2008 and March 2010, 553 offenders from the two prisons taking part in the programme attended workshops (beating the combined two year target of 544) and a further 266 had attended CAB one on one advice surgeries, in this case lower than the original plan to reach 350 offenders.

There were more challenges with engaging staff to become information advisors, with only six staff fully trained, because some staff had misconceptions about the impact on their job role. Changing the approach (to incorporate financial capability issues of relevance to staff as well as offenders into general staff training rather than attempt to recruit people for staff information advisor training) raised levels of knowledge about the scheme among a much larger group but did not result in more going on to complete the information advisor training. Although offenders were often keen to become peer information advisors, the 45 trained fell somewhat short of the 108 target. Also, turnover in the prison population meant that few of the trained peer information advisors remained in the prison at the end of the first year of the scheme. For example, in one prison, whilst 31 peer information advisors were initially trained, only 11 were still in the same prison by the end of the first year of the programme.

Both staff and peer information advisors responded positively to the **content** of their awareness training and felt that it was pitched at the right level. Both groups were keen to take away more handouts or leaflets to consolidate their learning and share with offenders.

Similarly offenders attending one on one surgeries found the content relevant and helpful. They did, however, feel that the advice could have been more comprehensive if staff had access to a telephone and the internet during the session. All topics covered in the offender workshops were rated as *extremely* or *very* useful by between 80 and 89% of attendees and again offenders rated the pitch of the course as appropriate.

In terms of **process**, one prison initially encountered a number of logistical challenges in facilitating the advice and workshop sessions. There were difficulties with the appointment booking process; providing rooms for advice; awareness of when the sessions would be conducted and available staff to escort CAB advisors without keys. Whilst many of these issues have since been addressed they demonstrate the importance of senior management support for the programme to ensure different departments within the prison are joined up to facilitate efficient delivery of the training.

As with Project One, the evidence suggested that offenders benefit most when the workshops are close to release although many also felt it was important to have personal support upon admission to prison.

The awareness training was successful in raising the information advisors' knowledge of the financial issues facing offenders and ability to refer offenders to specialist CAB advisors. Staff were less confident in their own ability to deliver basic guidance.

The **outcomes for offenders**, measured by self reported improvements in knowledge and confidence, were wholly positive. Offenders receiving one on one advice were confident about how they would address their particular issue and some benefitted from the intervention of the CAB advisor with their creditors.

Over half of offenders left the workshops feeling confident about financial capability issues such as their ability to create a budget, choose a bank account and find money advice and help. The exception was dealing with debt: although confidence still rose very successfully from 17% at the outset to 45% at the end. The most marked improvement was in confidence getting insurance and mortgages when you have previous convictions: rising from 9% to 58%.

Some younger offenders taking part in qualitative follow up research described a great improvement in their knowledge and confidence after starting from a very low base, but they did not always feel the course applied to their circumstances as they intended to return to living with their parents on release from prison.

As a result of the training, offenders reported positive intentions to act to take more care with their money management and shop around to achieve value for money. Some planned to notify insurance companies of their conviction to avoid invalidating their policy and others intended to cut back on expenditure when they left prison. Although there is no quantitative evidence of these actions, participants in the qualitative follow up showed evidence of applying their learning by, for example, using budget sheets or reducing their expenditure on non essential items.

Conclusions and recommendations

Key recommendations from this assessment include:

- Recognition of the resources required to recruit and sustain training of staff and peer information advisors.
- The usefulness of providing handouts and leaflets for advisors to take away from their awareness training.
- The relevance of the workshops to those approaching discharge but also the need for immediate financial guidance as part of the induction process.
- The importance of using routine appointment application systems for scheduling sessions with CAB advisors.
- The value of senior management sign up to the scheme to ensure that different departments in the prison join up to facilitate delivery of the training.
- The potential to offer tailored training to young offenders with no previous experience of independent money management, both to engage them more directly in the workshops and prepare them for eventually living independently, even if they intended to return to their parents in the immediate future.

Project Three: Probation setting

By the end of March 2010, 94 Offender Managers (OMs) had been trained by CAB advisors, falling short of the first year's target of 200, together with the second year's of 70. CAB staff on the programme felt there was a need to raise the profile of the project to recruit a wider range of OMs beyond those who in the main voluntarily registered for this training.

Gateway Assessments were designed to **reach** 75 offenders in Year One and 80 in Year Two. The programme also originally aimed to reach 175 offenders in its first year and a further 75 in its second through one on one or group workshops. By the end of the two years 180 Gateway Assessments had been conducted (with more awaiting appointments), and 82 offenders had received one on one coaching. Here staff encountered difficulties ensuring that offenders attended follow up one on one coaching and CAB advisors adapted the initial Gateway Assessments to include guidance and advice to mitigate this risk. A further 68 offenders had received training through the group workshops.

The **content** of all the training delivered by the CAB advisors was highly rated and over 80% of questionnaires completed at the end of either one on one or workshop training rated the pitch of the training as *about right.* Although numbers are small, there was some indication that offenders found the income training a little more complicated. The sessions on debt and budgeting seemed most likely to be rated as *extremely* helpful, whilst the sessions on benefits, borrowing and saving were also well received.

Once engaged in the programme most offenders found the **process** of referral to a one on one session straightforward and they were encouraged by the support of their OMs, but many still dropped out. Similarly, offenders attending workshops in their hostels found them convenient although some who had served custodial sentences felt that the training would have been better timed before their release. In one hostel attendance was presented as compulsory and offenders were not given prior information about each session. They would have preferred to know the programme in advance so they could prepare questions.

OMs found their training useful to raise their confidence to deal with basic financial guidance, identify offenders with high levels of Finance, Benefit and Debt (FBD) need and refer to Gateway Assessments.

The reported **outcomes for offenders**, although drawn from a low base, indicate some positive, but not universal, improvement in knowledge and confidence across the topics covered. However, the sessions did raise awareness of specific products such as basic bank accounts or insurance for those with convictions This result could be partly due to the existing levels of financial capability among residents in these hostels as well as the possibility, as in Project One, of offenders changing their perception of their knowledge levels after learning more from the training.

There was also evidence of offenders putting some of their learning into action, either by opening a bank account or dealing with debt. Some had a new found confidence through their increased knowledge but others wanted more help from the CAB advisors.

Conclusions and recommendations

Whilst many individuals benefitted from the programme, this scheme did not achieve its goals because of the difficulties with reach. Clearly, delivering training to offenders in the community, with the help of OMs with competing priorities, was a challenging environment. Some offenders, who had served a custodial sentence, felt it would have been easier to receive the training when still in prison when they were not dealing with all the process of readjusting to community life.

- When considering a future scheme in a hostel or equivalent environment, compulsory attendance could be of benefit to engage offenders on topics which they might believe are less relevant to them but can often be of use. However, reach should be maximised by allowing offenders to join at any point during a rolling programme.
- Handouts and leaflets were again well received and were identified as an alternative way of reaching offenders who did not attend workshops.
- Some offenders also expressed a need for more follow up support, either from CAB staff or OMs to ensure that improvements that they made in their financial capability were translated into action. This echoed earlier feedback from CAB staff that in order to succeed the programme needed a higher profile among the Probation Service, and not just the ‘core team’ who had attended the training.

Comparative conclusions

The report concludes with a comparative assessment of the key learning points that can be drawn from across all three of these projects under the following topics:

The training environment. Delivering training in prison can be more effective in terms of reach and impact for offenders to prepare them before release. Programmes targeting offenders in the community face far greater challenges to retain offenders in the training.

Trainers and advisors. Whilst training by specialist CAB advisors is always highly valued, raising the skills of staff working with offenders has been demonstrated to be an effective way to reach a large number offenders, although specialist advisors will continue to be needed for more complex issues. To maximise the delivery of group workshops, staff courses may need to focus more on building confidence in delivering group training to offenders as well as the information itself.

Organisational 'buy in'. All of the projects demonstrated the importance of achieving buy in for any programme both with senior management and among staff. First, staff may need encouragement to enrol on training to ensure that not just those already engaged in financial capability come forward.

Second, in the prison schemes the senior management role was vital to ensure that different departments communicated well and provided appropriate and consistent facilities for the CAB staff to deliver the training. As well as the efficient use of CAB advisors' time, the more familiar the offenders are with the process of accessing the training and its location the greater the likelihood of take up.

After the training staff also needed in house support to apply their learning, either through management support to develop their role as trainers or with colleagues to help monitor offenders action plans and continue to liaise with the CAB if necessary.

Timing. There was a consensus across all of the projects that there were distinct financial capability needs at the start and end of an offender's sentence. Many felt that offenders needed often one on one advice as part of their prison induction to ensure debts and financial responsibility left behind in the community are dealt with. Broader financial capability training was then most relevant shortly before release as part of a discharge programme.

Offenders who had returned to the community wanted advice very soon after release once they had settled into their accommodation.

Format of the training. All of the staff group training formats were successful in raising knowledge and confidence and were judged appropriate for their goals. Some peer information advisors wanted some formal certification of their training, both to mark their own achievement and to add authority to their role within the prison.

Whilst group workshops reached a large number of offenders and successfully raised general capability, most offenders felt this needed to be clearly linked to the offer of one on one advice to help offenders act on the information given and deal with their specific issues.

Information. All information provided both before and after the training was well received and there was an appetite for more handouts and leaflets to take away from the training as reference and to share with others.