

Improving Financial Capability Among Offenders: An Assessment of Three Programmes Delivering Financial Capability Training to Offenders

A report by Ipsos MORI

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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 we 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.

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Executive Summary

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 advisors¹ 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 Assessments² 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 schemes³ with new research by Ipsos MORI to assess the effectiveness of each project and comparative 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.

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 Linda Wells (2009) 'NOMS Report' *Wells Associates Report submitted to the FSA*

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 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

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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 of offenders, although specialist advisors will continue to be needed for more complex issues. To maximise the delivery of group workshops, staff courses may need

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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.

1. Introduction

1.1 Background to the research

At the time of this research the Financial Services Authority (FSA) led the National Strategy to improve the financial capability⁴ of the UK population⁵. Part of this Strategy includes helping 'hard to reach' groups by funding Third Sector organisations to enable them to provide financial capability guidance to their clients.

Offenders have been identified as a group for whom finance, benefit and debt needs can contribute to a cycle of re-offending⁶ and tackling these needs is a priority of the government's National Reducing Reoffending Action Plan⁷.

The FSA together with the National Offender Management Service (NOMS)⁸ provided funding to pilot three projects aimed at improving the financial capability of offenders using different approaches to training staff and reach offenders. Each project is outlined below:

- 1. 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.
- 2. 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 advisors⁹ 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.
- 3. 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 Assessments¹⁰ 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.

In August 2009, the FSA commissioned Ipsos MORI to conduct an assessment of the three projects. The projects two and three had undergone previous assessments at the set up

⁴Financial capability includes the ability to manage your money, keep track of your finances, plan ahead, choose financial products and stay informed about money matters.
http://www.fsa.gov.uk/pubs/other/fincap_baseline.pdf

⁵The 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.

⁶ http://www.cabinetoffice.gov.uk/media/cabinetoffice/social_exclusion_task_force/assets/publications_1997_to_2006/reducing_report.pdf

⁷ <http://www.noms.justice.gov.uk/news-publications-events/publications/strategy/reducing-reoffend-delivery-plan/>

⁸ NOMS is an executive agency of the Ministry of Justice established in 2004. It holds responsibility for delivering a reduction in re-offending, and includes Directors of Offender Management who lead the management of offenders over nine regional offices in England and one in Wales.

⁹ Peer information advisors are other prisoners trained to both raise awareness and be able to recognise where other prisoners may have financial needs. For more information see chapter 3.

¹⁰ Gateway Assessments allow CAB staff to assess whether an offender would benefit from financial capability training. For more information see chapter 4.

stages which formed a starting point for Ipsos MORI's research¹¹. Key findings from those reports are also incorporated into this overview report.

1.2 Research objectives

This research aimed to assess the three projects and highlight comparative conclusions from the different approaches. Each project is evaluated in terms of its:

- **Reach** – primarily in terms of how many offenders have been helped, but also the number of staff trained who will go on to provide guidance to offenders.
- **Content** – gauging responses to the relevance and usefulness of both the staff and offender training.
- **Process** – assessing the effectiveness of the programme delivery in terms of the accessibility of the training and its impact on the financial capability knowledge and confidence of staff who have been trained.
- **Outcomes for offenders** – looking first at any self reported changes in knowledge and confidence among offenders and then evidence of either action, or intention to act, as a consequence of the training.

It is important to note that this research was not designed to measure the outcomes of these programmes in terms of impacts on re-offending.

1.3 Methodological overview

The research approach put in place to conduct an assessment across the three projects, received Ministry of Justice Research Quality Assurance¹² approval.

The sections on each project contain a concise overview of the methods used for that research, plus further details on the recruitment for the qualitative stage are given in Appendix A. In all of the projects the original design and distribution of the self completion questionnaires was carried out by other partners, including the CAB in Hampshire and the Vale of Glamorgan. Ipsos MORI refined the design of offender questionnaires in Projects Two and Three in the latter stages to improve comparability and accessibility and went on to process and analyse the data collected as well as supplement it with qualitative research.

An example questionnaire for each element of the three projects is presented in the separate Annex to this report.

1.4 Interpretation of data

Quantitative data

Attention is drawn throughout the report to the achieved sample sizes and response rates of the quantitative elements. Where possible, further details of the resulting confidence intervals around estimates are given in Appendix B. Parts of the research have not generated sufficient samples for robust analysis. Where an achieved sample is below 50, no tables or charts are presented and only indicative findings discussed.

¹¹ Karen Grove & Angela McCarthy (NOMS Cymru) & Chris Lyndon (Vale of Glamorgan CAB), 2009, *Financial Capability Project South Wales* and Linda Wells (2009) 'NOMS Report' Wells Associates Report submitted to the FSA

¹² RQA no. 606

The methodology used to assess these programmes measured outcomes before and following the particular interventions and did not use a comparison group, hence reaching level 2 of 5 on the Scientific Methods Scale developed by Sherman et al 1997¹³

Qualitative data

It should be remembered when interpreting qualitative results that they are not based on quantitative samples. Qualitative findings record perceptions, not facts; and participants may hold views that are neither representative of the wider population nor factually correct.

Throughout the report, use is made of verbatim comments from participants. These have been selected to exemplify a particular view of a body of participants, although, again, it is important to remember this does not always represent the views of all the participants as a whole.

The assessments of Projects Two and Three also present findings, including verbatims from the previous research and each chapter begins by outlining the agency responsible for each strand of the evidence.

1.5 Structure of this report

The following three chapters present the findings for each of the projects. After a summary of the key findings, we present an outline of the projects' approach and the assessment methods used. Findings are then presented according to the criteria outlined in the Research Objectives: namely reach, content, process and outcome for offenders. Each chapter concludes with recommendations specific to that project. Rather than repeat those conclusions and recommendations, the final chapter takes a short comparative look at the lessons learned across these three projects that are relevant for practitioners involved in designing and delivering financial capability training for offenders.

1.6 Acknowledgements

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Lee Yeats and Ria Mahady, from the Portsmouth CAB

We are also indebted to all the staff and offenders who took part in the research.

¹³ Sherman, L.W., Gottfredson, D.C., MacKenzie, D.L., Eck, J., Reuter, P. and Bushway, S.D. (1997) *Preventing Crime: What Works, What Doesn't, and What's Promising*. Washington DC: National Institute of Justice, US Department of Justice.

2. Project One: Correctional Staff Training

Summary

Background and method of assessment

In April 2009, the FSA funded Nacro to deliver training to correctional staff to increase their financial capability knowledge and ability to provide one on one advice and group sessions to offenders.

The training was evaluated using a pre and post workshop questionnaire as well as a follow up survey conducted four months after the training. Nearly all (177) of the staff attending workshops during the assessment period took part in the workshop survey and a further 50 staff responded to the follow up. Although this assessment did not include a comprehensive study of the outcomes for offenders, some small scale qualitative research was conducted among offenders in one female prison.

Reach

Between April 2009 and March 2010, 17 courses were delivered to 245 correctional staff, exceeding the original target of 180 with bookings continuing to be taken well into 2011. The training reached a mix of prison, probation and voluntary sector staff, and most enrol on the course voluntarily showing high demand for training on this issue.

Over three quarters (76%) of staff in the follow up survey reported that they had been able to use their learning to provide advice or training to offenders. Of those that had not applied their knowledge, some had not had the opportunity, but others felt they lacked the confidence to deliver training alone and had sought support from specialist agencies, such as the CAB.

Content

Prior to the course, 80% of staff were already at least occasionally helping offenders with money matters. They found the course relevant and important and overwhelmingly rated the trainers as excellent (85%) and their pace of delivery as appropriate (96%). Staff responded very positively to all of the topics covered which were rated by over 90% of participants as either very or fairly useful.

Process

Staff Knowledge and Confidence

The proportion of staff feeling confident in providing financial information to offenders rose from 26% at the start of the training to 81% by the end. Understandably, this fell back slightly to 70% in the follow up but still represents a significant rise in abilities. The pattern of improvement was very similar for feeling knowledgeable about the financial issues offenders may have (rising from 24% to 81% and then back to 62% after the workshop) and being able to respond to offenders' basic financial enquiries (rising from 28% to 82% and then back to 68%).

Staff were less confident throughout about delivering group money training for

offenders, with 19% confident on arrival and 67% on completion of the training. This fell back to 54% at the follow up stage and was, therefore, the area where staff may need the most support to help them put their learning into practice.

Use of information

By the end of the workshop, nearly all staff (98%) intended to use the information gained to assist offenders with money matters. Of these, 89% felt able to help offenders with basic financial queries; 79% would share their learning with colleagues and 45% intended to deliver training sessions to groups of offenders. By the time of the four month follow up, 70% reported using the information for basic queries and 62% had shared information with colleagues, but only 10% had so far delivered formal training sessions. This could be partly due to the opportunities available in the respondent's job but also reflects the lower levels of confidence found among workshop participants in their ability to deliver such training.

Outcomes for offenders

Although not representative of the wider prison population, the qualitative work among female offenders in one prison does provide indications of the issues that may arise when using the information to deliver training to offenders.

The training was positively received and offenders felt that it raised awareness of financial issues that they needed to tackle whilst in prison. For some though this led to a dip in confidence as they faced up to the realities of their financial situation. This group sought additional one on one advice to help them resolve their problems.

Offenders found the content of the training relevant and useful, although responses to the level at which the training was pitched on issues such as budgeting and bill paying varied according to the offenders' existing levels of financial capability. Some offenders were looking for more advice on dealing with bailiffs and bankruptcy.

The sessions worked well in conjunction with one on one appointments to deal with personal and complex matters. Participants in this research felt that such sessions would be most beneficial to help with immediate financial concerns at the time of induction to prison with the group financial capability training being offered later as part of a programme of Life Skills training.

Offenders were happy to be trained by prison staff as long as they had appropriate training and were able to help them resolve sometimes complex financial issues. Some felt that specialists, such as CAB money advisors, were still necessary to support the development of the training and help with more involved queries.

Conclusions and recommendations

Training correctional staff to deliver financial guidance is proving to be a highly effective way to reach a large number of offenders through both one on one advice and group training. However, given the demand for places, priority could be given to those who can demonstrate how they will put their learning into practice to reduce the proportion of staff who are trained but do not then go on to use the information to support offenders. Employers could also be encouraged to support their staff more to develop financial guidance roles.

To maximise the provision of group training sessions, the workshops may need to focus

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on building confidence to deliver group training to offenders. Equally, given that over half of staff did not intend to use the information as a basis for group training, the programme could be varied to tailor it to the intentions and confidence of the group.

Although wider research is needed, offenders who took part in this study responded well to the provision of financial guidance from prison staff but are looking for consistent abilities to help with practical support around complex issues, possibly in conjunction with specialist agencies such as the CAB. They felt providing one on one sessions would help as part of the prison induction to address immediate financial concerns whilst group training is appropriate as part of preparation for release.

2.1 Project outline

2.1.1 Staff training

In April 2009, the FSA funded Nacro to deliver a programme of financial capability training for correctional staff based in prisons or the community across England and Wales. Staff were trained to provide both one on one advice sessions and workshops for offenders with financial guidance needs. Whilst the programme continues, with funding from the CFEB, this assessment focuses on the period to March 2010.

Topics covered in the staff training included:

- claiming benefits;
- debt management;
- budgeting advice;
- bank accounts, insurance and low cost loans (achieving financial inclusion by enabling vulnerable people to have access to mainstream financial products¹⁴); and
- Preparing for life ahead (helping offenders prepare for release by making plans for how they will manage their money and settle back into the community).

The staff training was delivered in a series of two day courses based at the Prison Service College in Rugby. The course contained five 'stand alone' modules reflecting the topics outlined above that could form the basis of tailored training or advice for offenders.

Nacro also provides further support through a telephone helpline and, if a query is raised frequently, sends a mailout to all previous course participants with advice on the topic. Currently Nacro receives about 30 calls a month to this helpline.

By the end of the training, staff should be equipped to:

- repeat the training for offenders across each of the modules;
- use the training handbook to provide advice on basic financial queries from offenders; and
- share their knowledge with other correctional staff.

The programme worked only through staff training and did not include any direct training for offenders themselves.

2.1.2 Training for offenders delivered by staff

Although this project did not review the range of ways in which staff were implementing their training, we provide evidence from one example of training being delivered in a female prison.

There were two options available for an offender to receive the training conducted by different members of staff in this prison:

1. If an offender had completed an application for one on one advice (often to help deal with notifying banks and utilities of their situation and cancelling accounts etc) they were invited to attend a group session on financial skills. Whilst not given full details of the

¹⁴ Financial inclusion means that the most vulnerable people in our society have access to mainstream financial products such as bank accounts and low cost loans (http://www.hm-treasury.gov.uk/fit_index.html)

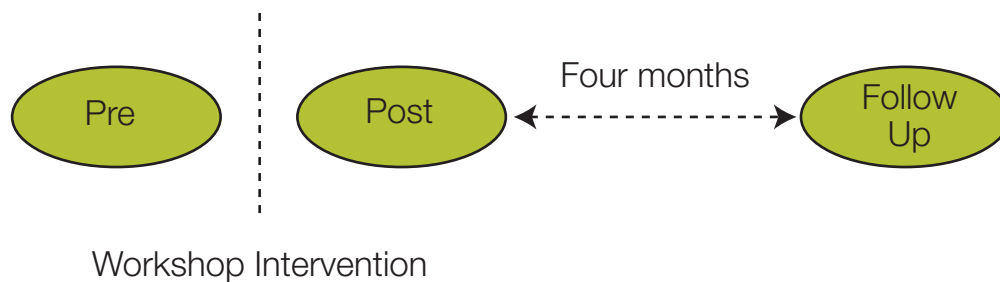
financial capability topics that would be covered in the training, these offenders had prior expectations that the workshop would cover the financial issues they had raised.Ä®

2. Other offenders had opted to attend a Life Skills class¹⁵ but were not necessarily aware that financial capability topics would be covered. This group were also informed that one on one advice was available after the workshop on request.

2.2 Method of assessment

2.2.1 Staff training

The staff training assessment was conducted through three quantitative surveys at stages illustrated below:



Pre workshop – this survey assessed knowledge and confidence prior to the training as well as motivation for taking part.

Immediately post workshop – a survey measured changes in knowledge and confidence as well as intentions to implement the training.

Follow up – this stage, conducted approximately four months after the workshop, assessed how the training had been implemented.

Stages one and two were paper self completion questionnaire whilst stage three was conducted via an online survey.

Of the 180 staff who took part in the training during the period of this research, covering workshops to early 2010, 177 completed the workshop questionnaires: a response rate of 98%. Of these workshop respondents, 28% took part in a follow up survey, generating a relatively small achieved sample of 50, which should be treated with caution when interpreting the results. Although this response rate is quite low, it is typical for surveys conducted by email invitation.

Whilst the records for these 50 respondents were not joined with their original workshop responses to consider the representativeness of this follow up group, we can compare the occupational mix of participants at the workshop to those in the follow up study. A full comparison of the two groups is contained in Appendix C showing that although prison resettlement staff are the largest single occupational group at both stages of the study, in the follow up survey prison officers are under-represented and staff in the voluntary sector and probation officers are over-represented. As the opportunity to put the training into practice may vary according to the occupational group we must bear this difference in the sample composition in mind when examining the results of this final survey.

¹⁵ Life Skills is an ongoing programme offered to offenders. It provides training and guidance in skills that will be of use primarily when offenders leave prison. Sessions can vary from communication skills to nutritional advice. Offenders can be advised to attend certain sessions that suit their particular needs or are required to go as part of their reform programme.

Over the first year, the training was modified and improved in the light of experience so some feedback from the early sessions was addressed for later participants.

To help with the interpretation of results, we also conducted a telephone interview with a member of the Nacro project staff who had delivered the training.

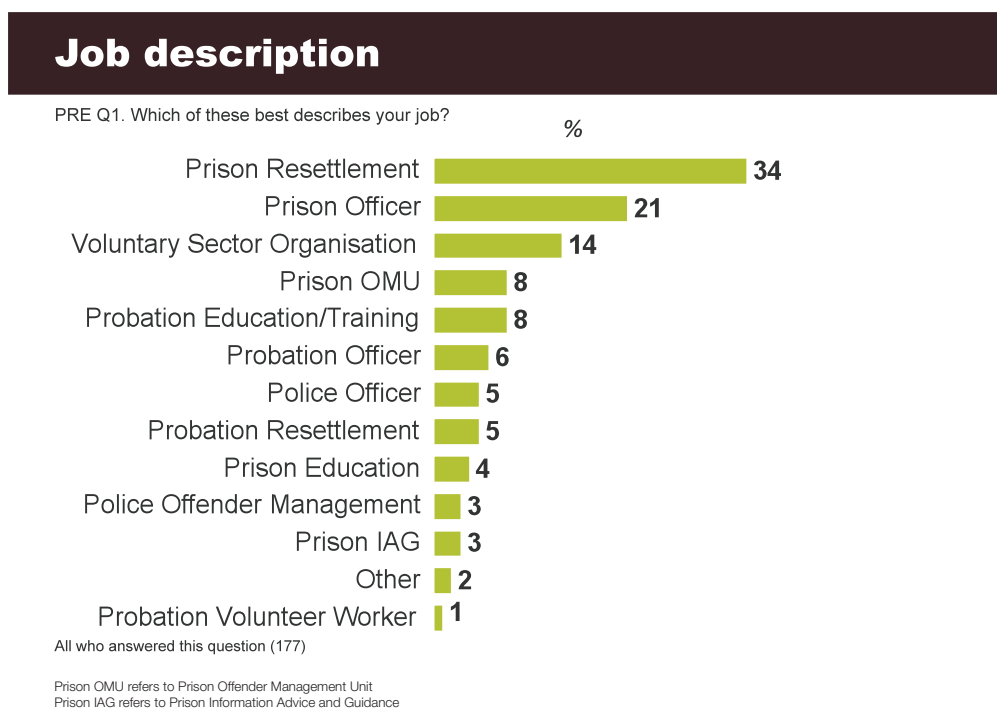
2.2.2 Training for offenders delivered by staff

We conducted five discussion groups with 14 prisoners in one female prison who had benefitted from training and sometimes further advice from staff who had attended the Nacro course. Whilst these groups may give some indication of the potential outcomes for offenders, the issues raised and responses to the training may well vary among the wider offender population if this research were replicated in other prisons.

Whilst the context and some of the activities to engage offenders did vary for the two types of training offered in this prison, both were based on the same Nacro course materials and allowed offenders to work through some of their own issues. Eight offenders taking part in the research had taken part in the first option of financial workshops and six had attended the Life Skills class. Some of both groups had also received one on one advice from the two trained staff.

2.3 Reach

By the end of March 2010, 17 courses had been provided for a total of 245 staff, exceeding the original target of 180 staff. Over 80% of course attendees had enrolled voluntarily showing the demand for this kind of training. Future workshops have been scheduled by Nacro through to September 2011 and booking levels are high.



Of those that took part in the research, over one third of staff were from prison resettlement units (34%), a further one fifth were prison officers (21%) and another one fifth (19%) identified themselves as probation workers, whether working as probation officers (6%), in probation education or training (8%) or resettlement (5%).

The reach of the course in terms of the number of offenders helped can only be estimated from the responses given by those who took part in the follow up study. Of these 50 respondents, 76% reported helping or training offenders about money since their course. The breakdown of how many offenders they have helped is too small to be reliable, but 12 (nearly one third) of these 38 participants reported that they had helped over 20 offenders with money matters since receiving their training.

Of those who had not yet helped any offenders, some had not had the opportunity; whilst others felt more comfortable referring offenders to specialist agencies such as the Citizens Advice Bureau (CAB). One respondent, who was already a trained debt counsellor, did not feel that the training had made any impact on his ability to provide guidance.

The course is, therefore, clearly meeting a demand from correction staff to raise their knowledge and confidence in providing financial capability guidance. Numbers registering have been high and the course is reaching a mixture of prison and probation staff. In turn, the majority of participants have been able to apply their learning to help offenders.

2.4 Content

2.4.1 Staff engagement in financial capability prior to the workshop

To understand staff responses to the content and delivery of the training, we begin with a brief review of the experience and existing engagement of staff in financial matters with offenders prior to the workshop.

Three quarters of staff attended voluntarily; this group wanted to learn more about financial issues so they could be better equipped to help offenders. Nearly all staff arrived at the training with an existing concern that money problems were a big issue for offenders: 62% said it was a very big issue and 34% a fairly big issue. Only 4% of staff viewed the topic as unimportant initially but responses to the open ended questions on completion of the course showed a shift in attitude among this small minority. For example:

"this course was very helpful and opened my eyes to all the benefits available and services available for people with debt problems"

Staff attended the training to improve their skills in financial guidance to help their client group and colleagues.

"[I attended] to gain knowledge in money matters in general and in turn help offenders and staff on a subject that nowadays seems to be a growing problem"

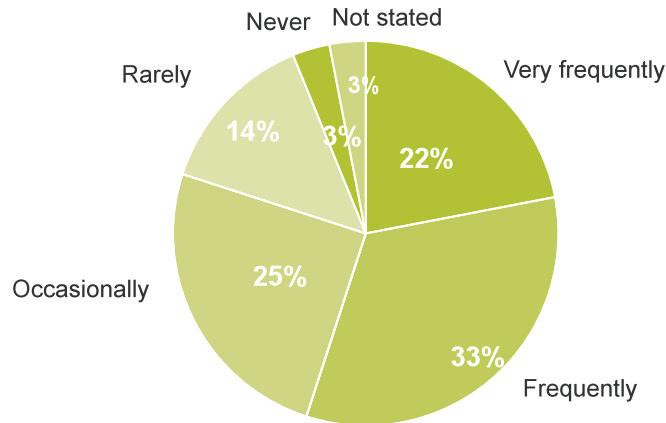
"[I attended] because I felt it would enable me to provide more appropriate advice to clients and development opportunity for me"

Similarly, 80% of staff were already helping offenders within money problems at least occasionally and 55% of staff were helping offenders either frequently or very frequently. Fewer than one in five participants (17%) either rarely or never helped offenders with money issues.

The most common areas where staff already provided help were dealing with debts and a whole range of other financial capability issues from dealing with crisis loans at Job Centre Plus to filling in forms for banks and building societies and negotiating with creditors.

Money problems - Frequency of help

PRE Q4. How often do you help offenders with money problems?



All who answered this question (177)

Their existing roles included helping:

"by empowering them to address and deal with debt problems by giving advice and enrolling them in financial capability courses which I deliver"

"[showing offenders] how to budget their money when they receive benefits, prioritise what they have to spend it on (rent, gas, electricity, food, and travel)"

Staff attending the training were, therefore, highly motivated to learn more about the issue, reflected in the high level of voluntary referral, and engagement with offenders on financial matters.

2.4.2 Staff responses to the content of the training

When asked at the end of the workshop to evaluate the level at which the training was pitched, 95% felt of participants felt it was 'about right'.

"The course covered everything I would need to know and was pitched at a good level"

Similarly, the course trainers were rated very favourably by staff as either 'excellent' (85%) or 'good' (15%).

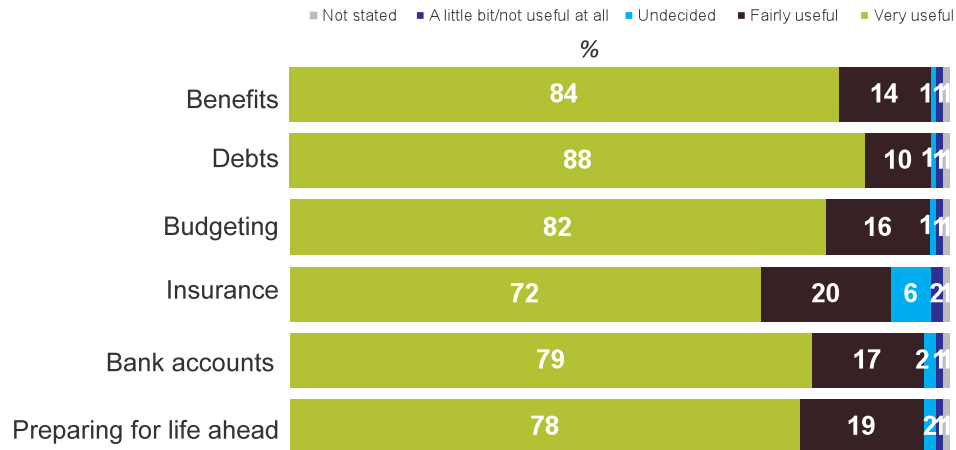
"This is the first time I've attended training where I have not been bored. I don't know how we've been through two days. I have learnt so much. This is also down to the tutor's style of delivery. Simply excellent!"

Over 90% of staff rated each of the topics covered in the training as either fairly or very useful. Training on debt management was most positively received with over 88% of staff rating this

as very useful. There was slightly less certainty about the information provided on insurance products with 6% of staff remaining undecided over whether it was useful.

Usefulness of information

POST Q1. Thinking about your work with offenders, please rate how useful you think the following will be:
Information on...



All who answered this question (177), Preparing for life ahead (161)*

* Note that the base size is lower after an initial wording of the question proved unsuccessful

In the follow up interview four months after training, staff remained very positive about the content of the course. Whilst patterns were very similar to those at the end of the workshop the base size of 38 responding to this question is too small to present percentages. As with the initial response, there continued to be less certainty about the usefulness of the insurance training.

When asked to rate on a scale of 1 to 10 whether the course covered all the issues that offenders raised during their work with them, 29 of the 38 respondents who answered this question rated the coverage as very good (scoring between 8 and 10). No respondents gave a score below 5.

2.5 Process

2.5.1 Changes in staff knowledge and confidence

Staff were asked to rate their knowledge, confidence and abilities in financial capability training at each stage of the research to track progress in these areas both immediately after the workshop and over time¹⁶.

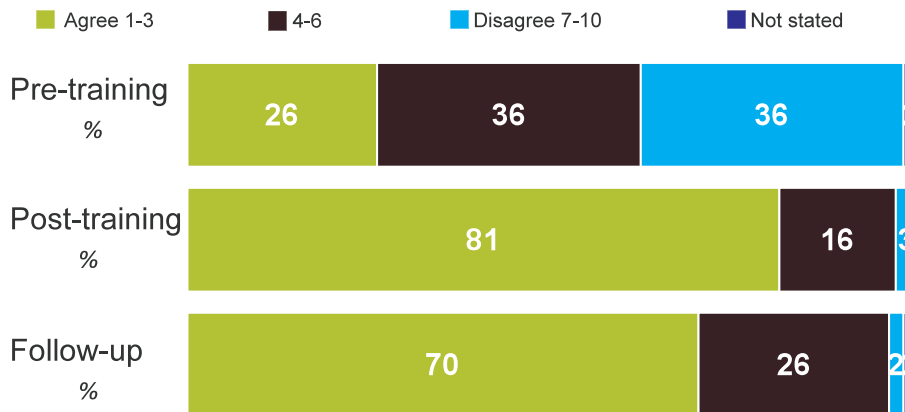
Confidence in providing basic financial information to offenders rose markedly from 26% of staff feeling confident at the outset of the workshop to 81% after the training. This fell back somewhat to 70% by the time of the four month follow up but still represents a dramatic improvement.

¹⁶ Staff were asked to rate their confidence on a scale of 1 to 10 with 1 being the most confident and 10 the least in the workshop questionnaire. The scale has been grouped for interpretation as 1-3 'confident/ agree', 4-6 'neither confident nor not confident/neither agree nor disagree' and 7-10 as 'not confident/ disagree'. At the follow up stage this scale was inverted to 10 being the most confident and 1 the least and results were grouped 8-10, 5-7 and 1-4. However, throughout this report the scale used in the workshop questionnaire is referred to for clarity.

Confidence – Basic financial information

PRE/POST Q6. I feel confident about providing basic financial information to offenders

1-10 scale - 'Strongly agree' to 'Strongly disagree'



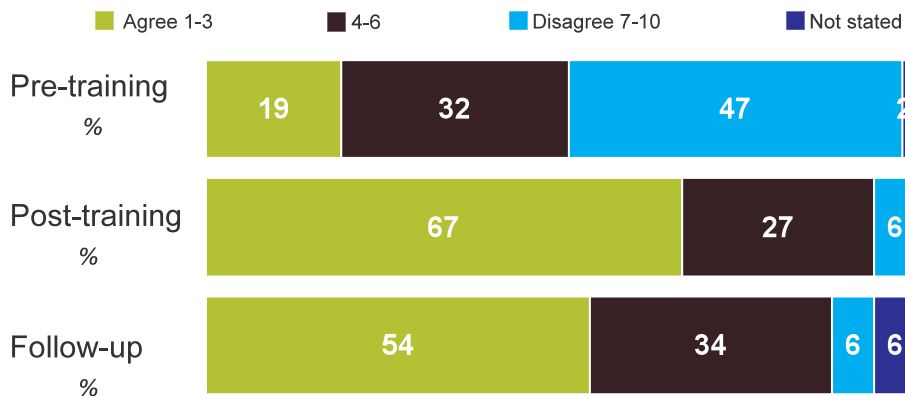
Pre/post paper questionnaires (177), online follow-up survey (50)

Staff were less confident throughout about **delivering money training** for offenders with 19% confident on arrival and 67% on completion of the training. This fell back to 54% at the follow up stage and was therefore the area staff may need the most support in helping them put their learning into practice.

Confidence – Training sessions

PRE Q6. I feel confident about delivering money training sessions to offenders

1-10 scale - 'Strongly agree' to 'Strongly disagree'



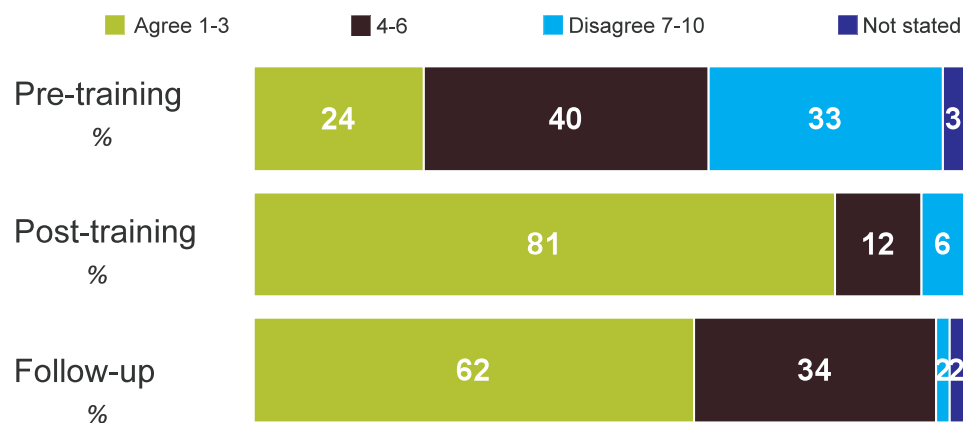
Pre/post paper questionnaires (177), online follow-up survey (50)

The pattern of improvement was very similar for **feeling knowledgeable about the financial issues offenders may have** (rising from 24% to 81% and then back to 62% after the workshop) and **being able to respond to offenders' basic financial enquiries** (rising from 28% to 82% and then back to 68%).

Knowledgeable – Financial issues

PRE Q6. I feel knowledgeable about the financial issues offenders may have

1-10 scale - 'Strongly agree' to 'Strongly disagree'

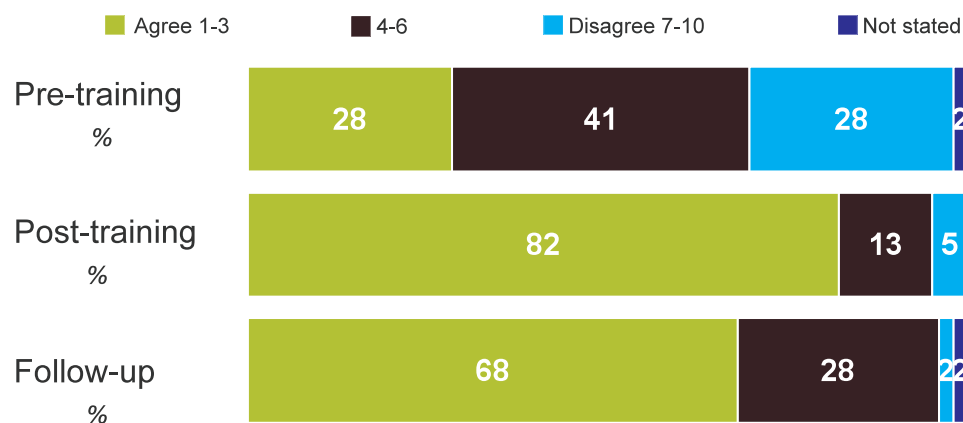


Pre/post paper questionnaires (177), online follow-up survey (50)

Ability – Basic financial enquiries

PRE/POST Q6. I feel able to respond to offenders' basic financial enquiries

1-10 scale - 'Strongly agree' to 'Strongly disagree'



Pre/post paper questionnaires (177), online follow-up survey (50)

2.5.2 Use of the information

At the end of the workshop, 80% of respondents agreed with the statement that they were more likely to help offenders with their financial problems than before their training (scoring 1 to 3 on a scale ranging from 1 for very strongly agree to 10 for strongly disagree).

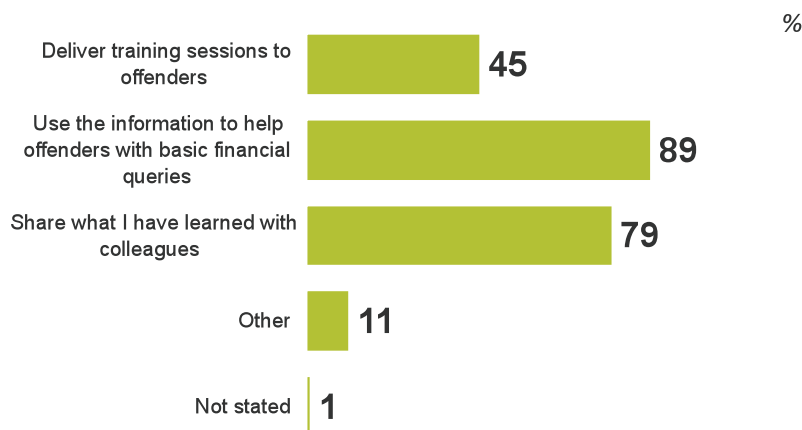
In the follow up questionnaire, staff were again asked to use a ten point scale to rate "how relevant or not relevant was the Nacro training session on Managing Money to your day-to-day responsibilities when working with offenders?" with ten being the most relevant. Some three quarters (74%) deemed it very relevant (scoring 8 to 10), whilst a quarter deemed it moderately relevant (scoring 5 to 7). Encouragingly, no one described the training as having little or no relevance.

With a similar scale for how helpful they found the information they took from the training session over the four months since they had completed it, four fifths (80%) rated the training as helpful or very helpful (8 to 10), while 16% regarded it as moderately helpful (5 to 7). Indeed only two respondents (4%) deemed it unhelpful (scoring between 1 and 4).

At the end of the workshop, virtually all staff (98%) definitely planned to use the information provided in their work with offenders. Around nine in ten (89%) of these staff intended to use it for basic financial queries, eight in ten (79%) planned to share what they had learned with colleagues, and just under half (45%) said they would deliver training sessions to offenders.

Plans to use the information

POST Q3. If planning to use the information provided today in your work with offenders, what do you think you will do?



Base: all who planned to use the information provided to work with offenders (174)

However, the chart below shows that whilst staff had generally been successful in using the information to help offenders with one on one queries and sharing knowledge with colleagues, in the time since the workshop only 10% had been able to deliver group training sessions to offenders compared to the 45% who intended to do so. Those who had delivered training included two prison resettlement staff, two prison education staff and one probation officer, showing the information being used in a variety of settings.

Uses of the information

Have you undertaken any of the following activities as a result of receiving Nacro's Managing Money training course?



All who answered this question (50)

Although the base size of this follow up sample is small and some may not had had the opportunity to deliver training in the first four months, this is consistent with the lower levels of confidence found earlier about actually delivering money training and was supported with further detail from some respondents:

"I work in an Education Dept and in conjunction with CAB I have arranged a short Money Management course for offenders. (Other courses are planned for 2010.) I feel I did not retain sufficient detailed knowledge to deliver the sessions on my own."

"I was the Debt and Finance Pathway lead and some prisoners have approached me direct for information. The course has meant I can usually know how to find the information (and then get back to them). Mostly I refer them to CAB or Job Centre Plus for detailed information. I only feel confident to give general information."

When asked to provide more detail about how they were using the information, staff described how they were implementing more one on one advice sessions; using the material to train other staff to help with basic financial queries and developing their own training materials for financial guidance/money management classes.

"I have also managed to deliver one on one sessions to my clients about prioritising debt activities as a pre release course."

"Have discussed financial issues with staff and lent them material from the course."

"I deliver financial literacy sessions to offenders and have used exercises from the course to supplement my delivery."

"Most of my offenders have required some financial assistance since the training and instead of referring them to the CAB or law centre I have been able to advise them and work with them myself."

2.6 Outcomes for offenders

Our investigation of the initial outcomes for offenders is based on the small number of discussion groups conducted in one female prison and is therefore not presented alongside the broader findings for staff in this chapter. However, it does provide insight into potential responses when staff deliver training to their client groups. As with staff, the success of the programme will depend on the offender's motivation to engage with the subject and we begin with this discussion.

2.6.1 Engagement with money matters

Many offenders did not generally consider finances to be a high priority compared to the immediate challenges of acclimatising to prison. Indeed, some viewed prison as an opportunity to get away from any money problems on the outside; some described entering prison as somewhat of a 'relief' allowing them to temporarily leave their financial issues behind them.

"If you're worried about everything you need to do [in prison], it would be awful. So that's why it's on the back burner for me"

The women in these groups tended to worry most about their families, particularly if they were mothers:

"I'm just worried about getting my girls back and getting out of here for them. I just want it over"

"It [money] was the last thing on my mind... just thought about my kids"

However, as outlined in the methodology, eight of the fourteen who took part in the discussion had requested advice on their finances - usually asking for the staff member to conduct a bank or other creditor on their behalf - showing moderate levels of engagement with the subject. Further, money worries did emerge during the discussions, even if these prisoners felt somewhat removed from them at present.

2.6.2 Reactions to the training

When the financial training was placed within a broader Life Skills class, offenders tended to see it as something of an 'afterthought' and, in this prison, they observed that the training still appeared to be either in development or too informal. Also, without warning that financial matters would be covered as part of Life Skills, offenders were not able to think about any financial issues they would like to discuss in advance and prepare questions.

Those who attended the specific financial capability session felt more aware of what was to be covered, but mainly because the trainer was known to deal with financial matters rather than any formal notification of the content of the session. Those attending were also offered a one on one session before the group workshop which allowed them to consider any pressing financial issues privately before using the workshop for more general training.

"When it comes to money you don't want everyone to know your story"

In fact, all those who had one on one advice sessions appreciated the opportunity to discuss

personal matters and valued the opportunity to 'share the burden' with prison staff. Those that had a one on one session after their training were able to take what they had learned at the workshop and apply it to their personal situation. This was also helpful to allow offenders to work out with the staff trainer what action they needed to take to resolve financial issues. Offenders attending the Life Skills training were keen to schedule their offered one on one appointment as soon as possible after the course while the material was fresh in their memory and, in this situation, did encounter difficulties with the requirement to submit an application and wait for an appointment.

"I would like to make an appointment at the end of the course for a one on one session instead of having to fill out a slip"

Sessions varied in length but tended to be less than two hours. Some offenders felt this to be quite rushed, and would instead like to cover the session over a half day or whole day workshop.

"The group workshop was an hour but felt like it should have been two days. It was informal and a bit rushed"

2.6.3 Reactions to prison staff as trainers and CAB/Nacro involvement

Offenders were largely happy for the workshop to be provided by prison staff, and were aware that new financial training was being developed for their benefit. They were concerned that staff should be trained to a consistently high standard and some offenders would have liked Citizens Advice Bureau staff to visit the prison to help with more complex financial issues and support prison staff who were developing skills in this area. However, on balance, offenders did not feel that CAB involvement was essential to the workshops if they were available for any queries that staff could not resolve.

Participants demonstrated an understanding that prison staff were able to call up banks and other companies on their behalf whilst in the prison, and most grasped who would be responsible for doing this. Some had also received a leaflet which provided details of useful organisations as well phone numbers that they can call for advice or guidance about certain areas of finance. Some questioned if the telephone numbers are for when they leave prison, or if they were just for their current use.

The only potential conflicts occurred among the few offenders who had compiled a budget plan with a CAB advisor before entering prison and were unable to maintain contact with the CAB from prison. One offender was confused after receiving conflicting advice from a member of prison staff.

Respondents demonstrated only limited awareness of Nacro – most were familiar with the name only. A small number of offenders were, however, aware that Nacro provided the workshop content.

2.6.4 Reactions to the content

The topics covered in the workshop were generally well received, often covering areas that the offenders had not previously considered. The **cycle of debt** and dealing with **finances and bills** were clearly recalled and regarded as the most useful elements of the workshop, not least as some offenders were surprised about their continued responsibilities for bills and to creditors whilst in prison.

"The course makes you realise you can't hide away from debt... It reminded me that it's not going to go away, it's still going to be there when you get out"

Similarly offenders found the discussion of how to get **banking and insurance products** after prison useful and there was some interest in obtaining further information on these.

"We were told about UNLOCK who provide insurance and bank accounts for people who have been in prison. They take into account that you've been in prison as most [companies] aren't willing to deal with you"

Overall, offenders also felt the training **raised awareness** that financial issues must be tackled whilst in prison and not put off until release.

However, some concerns were expressed that the workshop raises awareness of financial issues, without providing solutions for them. This ultimately leaves offenders feeling less confident about their current financial situation (especially when it comes to dealing with immediate financial worries, such as cancelling bills, informing banks and insurance companies, for example). Therefore, whilst the workshop currently highlights the issues they need to address, a further emphasis needs to be placed on the practicalities of tackling these issues. Concern was greater among participants who had attended a workshop but not a one on one advice session.

Some parts of the workshop, notably **budgeting and benefit entitlement**, were viewed by some as too basic, particularly if the offender had already benefitted from one on one advice.

"It was common sense. Everyone knows how you've got to pay bills"

These offenders were looking for more personal guidance on how to organise their finances effectively.

However, others found the practical advice about budgeting on benefits helpful reflecting different levels of financial capability and different prior experiences of living on Job Seekers Allowance or other state benefits.

In all, offender concerns tended to converge on two themes, namely:

- crisis management; and
- planning for leaving prison.

Offenders understanding of crisis management tended to revolve around all the issues that have to be resolved upon entering prison, from notifying utilities and council tax, dealing with debts and bailiffs to informing insurance companies and banks.

As discussed above offenders were looking for more detailed advice in this area although it is probably best addressed through the one on one sessions.

The wider financial skills and information about benefits and products available to ex-prisoners covered in the workshop were viewed as useful as part of the preparations for release but offenders did come to the course with different levels of financial capability and needs. Where practical, some assessment of the levels of understanding and types of need before the training could better inform the level at which the workshop is pitched.

2.6.5 Potential additional content

Some specific issues were felt to be missing from the workshop such as the **rights and responsibilities of others outside the prison**. For example, offenders may have joint bank

accounts with partners, or ex partners, and there are uncertainties around what control they personally have now that they are in prison. Some have had poor experiences with ex-partners who said they would pay bills or debts but did not, adding to debts and a sense of powerlessness. Others were unsure what control family members can have whilst they are in prison, and whether they can look after their finances on their behalf.

Bailiffs were another area for concern, with offenders lacking an understanding around how they should deal with them, and even why they are involved in the first place.

Bankruptcy and insolvency is a further area offenders felt should be covered in the workshop, as they are unclear on several aspects of this. Some believe bankruptcy would clear their plate of any debt and help their situation for the future, whereas others admitted to being entirely ignorant of the process and its implications.

"I will hopefully be able to declare bankruptcy when I am here and say good bye to my debt and have a fresh start"

Finally, offenders who had not received one on one advice were unclear about their financial status now they were in prison. Of the more financially savvy offenders, some worried as to how they will be perceived by financial institutions upon leaving the prison (for example, whether there will be any difficulties in opening bank accounts).

"Being in prison creates a stigma and banks have preconceived ideas...which is a worry"

2.6.6 Action taken as a result of the workshop

Some of the offenders included in this research had taken action following their training; one had opened a bank account, whilst another had spoken to an insurance company. Offenders had also spoken to staff about financial issues; four about opening a bank account when they leave, and four about paying off debt when they leave prison.

Seven offenders had spoken to friends and family about financial issues when in prison, whilst others preferred to deal with these issues with the prison staff rather than burden friends and family.

Some offenders had asked their family to send bills and debt correspondence to the prison so that they could go through it with the prison staff and then contact companies and providers to inform them of their situation. Offenders were positive about this experience and they felt that this helped relieve their families of the burden.

Following the workshop a minority of offenders said that they had spoken to others within the prison about their finances, particularly around debt and dealing with bills.

Offenders who had received a one on one session were more likely to have taken action to make contact with creditors and financial product providers, as the one on one session allowed prison staff to contact providers on their behalf. Some of these actions include cancelling direct debit payments, and getting someone to help pay their bills.

2.7 Conclusions and recommendations

Reach

The project has been highly successful in reaching a large number of correctional staff as indicated by the number of staff already trained, the levels of bookings through to 2011, the mixture of prison, probation and voluntary sector staff trained and the high proportion of voluntary referrals. Conducting the training at a central location at the Prison Service College is, therefore, clearly an effective and practical way to train staff from across England and Wales.

Although about three quarters of staff had been able to apply their learning when providing advice or training for offenders given the demand for places, priority could be given to those who can demonstrate how they will put their learning into practice. This would reduce the proportion of staff who are trained but do not then go on to use the information to support offenders. Alternatively, employers could be encouraged to provide more support to staff who have been trained to develop financial guidance roles.

Content

The course was highly relevant to the staff and all of the content was received very positively. Similarly, both the trainer and their pace of delivery were rated highly. Staff engaged most with the familiar topics of debt and budgeting advice but were less certain about the information on insurance, which could be because staff are less familiar with providing advice in this area.

Process

As a result of the training, knowledge and confidence in providing financial guidance to offenders increased across all aspects of the course, and about four out of five participants left the workshop feeling confident about their knowledge of the financial issues facing offenders and their ability to provide advice. The follow up study found the majority of staff had used the training information to help offenders with ad hoc queries and shared their knowledge with colleagues. The training is, therefore, succeeding in raising the knowledge not only of those trained but also those around them in the workplace.

Confidence in their ability to deliver training to groups of offenders on financial issues was lowest at the outset and did not rise to the same levels as other issues measured in the assessment. Further, a relatively small proportion of staff had delivered formal training sessions by the time of the follow up survey. This may be partly due to a lack of opportunity in the job roles of those taking part in the follow up survey but is also consistent with the lower levels of confidence in this area reported by many. To maximise the use of the information for delivering formal training sessions, future workshops may need to focus more on the practicalities of delivering training to groups of offenders and consider follow up support or more active sharing of experiences in different settings after the workshop. Equally, given that over half of course participants did not envisage opportunities to deliver group training sessions in their job, the training could be varied to tailor it to the intentions and confidence of the group.

Outcomes for offenders

Although this research did not include a thorough investigation of the outcomes for offenders we have some indications from discussion groups conducted in one female prison. These groups showed that offenders responded positively to the provision of financial guidance and the training raised awareness and intentions to deal with an issue that people can neglect when in prison. This raised awareness could, in some cases, lead to a lowering of confidence as offenders faced up to the realities of their financial affairs. In these cases offenders needed the opportunity for one on one advice at the earliest opportunity after the workshop. Indeed, the training worked best in conjunction with one on one advice sessions to deal with personal

Improving Financial Capability Among Offenders

matters and offenders wanted to know more about the content of the training in advance so they could think about issues of importance to them.

The one on one sessions were valued and offenders felt they could be conducted as part of the induction process to address the financial issues that offenders must resolve on entry. The group training could form part of the Life Skills course conducted prior to release, assuming better promotion that financial matters formed part of the course to allow offenders to prepare.

Some with higher levels of financial capability found parts of the training on money management a little basic but others responded well to this advice. Trainers may need to conduct some assessment of both offenders' financial capabilities and priorities prior to a group session to tailor the training accordingly.

Other offenders sought further guidance on dealing with bailiffs and bankruptcy reflecting their immediate concerns in the run up to release.

Offenders in this research also felt that the one on one sessions would be most beneficial to help with immediate financial concerns at the time of induction to prison with the group training being offered as part of the pre-release programme of Life Skills training.

Offenders were happy to receive the information from prison staff who had undertaken appropriate training and could help them resolve their financial difficulties. However, some with more complex issues, or previous experience of money advice from other agencies, were concerned whether staff could help with more involved cases and thought that the involvement of the CAB was necessary both to support the development of the training and to provide detailed advice.

Any further conclusions about the outcomes for offenders would require wider research among a broader mix of offender groups and formats for delivery of help with financial matters.

3. Project Two: Prison Setting

Summary

Project outline and method of assessment

Vale of Glamorgan CAB in partnership with NOMS Cymru have delivered financial capability training in two prisons in South Wales. Prisoners could access one on one advice surgeries and one day financial capability workshops – all conducted by CAB staff and offered at all stages of an offender's sentence. CAB advisors also conduct awareness training for staff and peer information advisors to help recognise offenders with guidance needs and refer them to the service.

This report builds on the findings of the assessment of the first year of the programme, since April 2008, conducted by NOMS Cymru and Vale of Glamorgan CAB and some of the data collection set up for this assessment continued into the second year. The combined research included qualitative interviews with staff and peer information advisors as well as offenders receiving training, together with a pre and post workshop survey of offenders with achieved samples of 254 and 225 offenders respectively, and a smaller separate survey to gather feedback on the delivery of the course.

Reach

Between April 2008 and March 2010, 553 offenders attended workshops prior to discharge, exceeding the target of 544. A further 266 offenders had attended CAB one on one advice surgeries in the prisons, exceeding the programme target of 200.

There were more challenges with engaging staff to become information advisors than expected and awareness training was moved to become part of general staff training. This raised broad levels of knowledge about the scheme but also potentially lower levels of detailed engagement among staff. Although offenders were often keen to become peer information advisors, turnover in the prison population meant that few of the trained advisors remained in the prison at the end of the first year of the scheme.

Content

Staff and peer information advisors

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.

Offenders receiving one on one advice

By definition, offenders benefitting from one on one surgeries found the content highly relevant and helpful. They did, however, feel that the content could have been more comprehensive if staff had access to a telephone and the internet during the session.

Offenders attending workshops

Nearly all (94%) offenders felt the training was presented at the correct pitch and that the information provided was good (88%). All topics covered in the workshops were rated as extremely or very useful by between 80 and 89% of workshop attendees.

Process

Accessing the training and advice

Staff and peer information advisors

Whilst some staff volunteered for the awareness training others had misconceptions about the impact on their job role and were put off enrolling. Peer information advisors both self referred and were nominated by staff or were recruited through existing mentoring training.

Offenders receiving one on one advice

One prison encountered a number of difficulties at the set up stage 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.

Offenders attending workshops

Whilst offenders found it straightforward to enrol in a workshop, some who received the training early in their sentence felt it would have been more useful if scheduled closer to release. Both the Project Manager and peer information advisors felt that a shorter workshop delivered as part of the induction could address offenders' immediate concerns upon entry to prison whilst the capability training formed part of a pre-release programme.

Knowledge and confidence among staff and peer information advisors

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

Outcomes for offenders

Offenders receiving one on one advice

Offenders who benefitted from one on one advice felt far more confident in their ability to deal with the matter that they had referred to the CAB. They also demonstrated a sense of relief that they were able to address the problem whilst in prison and were reassured that the advisor was there should they have further queries. As well as offering advice on what an offender should do, CAB staff were also able to assist in drafting letters and contacting creditors on their behalf.

Offenders attending workshops

Offenders arrived at the workshops with very low confidence in all aspects of financial capability from creating a budget (with only 23% feeling very confident); to dealing with debt (17%); or choosing the right account for them (16%). Less than one quarter (24%) knew where to get money advice and help.

By the end of the workshop, confidence levels rose dramatically and over half of offenders felt very confident in each of the topics covered. The exception was dealing with debt, although confidence still rose from 17% to 45%. The most marked

improvement was in confidence in getting insurance and mortgages when you have previous convictions rising from 9% at the start of the workshop to 58% by the end.

Younger offenders showed the greatest improvement in their knowledge and confidence, often from a very low starting point, but some felt the course did not apply to their circumstances because they would return to living with their parents.

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

The previous research conducted by NOMS Cymru and Vale of Glamorgan CAB contained many detailed recommendations regarding the implementation of the schemes, many of which have been addressed by the two prisons involved. The recommendations summarised here are therefore those that could be transferred to other prisons setting up this kind of scheme. Lessons learned 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 advice.
- 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 leaving home.

3.1 Project outline

The second project in this assessment consisted of a financial capability programme delivered by the Vale of Glamorgan CAB in two prisons in South Wales. Funding began in April 2008 and continued through to March 2010. The programme continues with funding from NOMS Cymru.

CAB advisors have provided both training and advice to offenders and staff via the following paths:

- **Advice and Information Sessions.** The CAB are available in each prison approximately two days per week to offer one on one advice and guidance on financial matters in sessions typically lasting 20 to 30 minutes. Where appropriate, CAB money advisors offer practical support by contacting agencies or creditors on behalf of the offender or signposting to other support within the prison.
- **Financial Capability Workshops.** The CAB has delivered one day financial capability workshops to offenders usually prior to release from prison as part of the discharge process.
- **Prison staff and peer information advisor training.** CAB staff have trained prison staff and existing prisoners (often existing peer mentors taking part in the St Giles programme) to both raise awareness of the project and be able to recognise when offenders need financial guidance, refer them to the CAB and assist with basic financial enquiries. The original aim of the programme was also for staff advisors to oversee and co-ordinate the work of the peer information advisors.

The programme focussed on raising the capability of offenders to deal confidently with their finances upon release from prison, particularly in the following areas:

Budgeting – being able to plan expenditure, get value for money and distinguish between needs and wants.

Debt – to distinguish between priority and non-priority debts and know where to seek advice.

Borrowing – to understand different types of credit, their benefits and risks and to access mainstream affordable lending.

Credit reference report – to understand credit scoring and credit records and know how this affects their future ability to obtain financial products.

Banking – to be able to open and use a bank account.

Offenders are able to access the training and advice at key stages of their stay in prison:

- **At induction** – at one prison, the CAB financial guidance is part of the Resettlement Induction delivered within one week of reception to the prison. At the other prison, a CAB trained Peer Advisor is involved in the prison induction process to alert offenders to the support available. All prisoners are interviewed by the resettlement department upon reception to the prison and made aware of the CAB service in the prison.
- **Prior to discharge** – in one prison offenders attend a 'discharge board' approximately six weeks before release that can refer them to the CAB financial capability workshop. At the other prison, offenders attend a 'resettlement fair' between one and two weeks

before discharge where they can receive generalist advice from a CAB advisor. This prison has more recently implemented a discharge board process that includes referral to the workshop where appropriate.

- Ongoing referrals through an offender's sentence – staff and peer advisors may refer an offender to the CAB at any time in their sentence and posters displayed on the wing invite offenders to request advice voluntarily.

3.2 Method of assessment

An initial investigation of the first year of the programme to March 2009 was conducted by NOMS Cymru and the Vale of Glamorgan CAB. The report contains a detailed assessment of the project implementation in both prisons; in depth feedback on the experience of staff and peer information advisors and interim outcomes for offenders attending the early workshops and money advice surgeries¹⁷. This report incorporates the key findings from that research which forms a basis for the further research by Ipsos MORI. All references to the first year of the programme's operation, including quotations from respondents, are drawn from the NOMS Cymru/Vale of Glamorgan CAB report.

The NOMS Cymru/CAB assessment began with an in depth interview with the project manager in early 2009 which was followed by 34 semi structured interviews with staff and peer information advisors and offenders who had either received financial training or one on one advice from the CAB.

The NOMS Cymru/CAB project also initiated the collection of pre and post workshop survey questionnaires measuring improvements in knowledge and confidence as well as separate feedback questionnaires on the content of the training. Ipsos MORI continued to receive questionnaires from workshops conducted into early 2010. The Ipsos MORI research continued in to February 2010 with qualitative depth interviews with nine offenders who had received one on one advice and five who attended a group workshop.

The table overleaf summarises the strands of research that have been conducted at each stage of this project together with the sample sizes and response rates where appropriate

¹⁷ Karen Grove & Angela McCarthy (NOMS Cymru) & Chris Lyndon (Vale of Glamorgan CAB), 2009, *Financial Capability Project South Wales*

Improving Financial Capability Among Offenders

Audience	Methodology	Variables measured	Sample size	Response Rate	Monitoring Information (numbers accessing service - reach)	Source
Project manager	Qualitative interview with project manager. Supplemented with operational information from project leads	Project aims and implementation; barriers to delivery and future plans	1	n/a	n/a	NOMS Cymru/Vale of Glamorgan CAB
Staff Peer advisors Prisoners	Qualitative face to face depth interviews	Assessment of process Confidence and knowledge pre and post session, perceptions of training/ advice and actions	6 staff advisors,	n/a	n/a	NOMS Cymru/Vale of Glamorgan CAB
			8 peer advisors,			
			10 offenders following workshops,			
			10 offenders following one to one advice sessions			
Prisoners	Quantitative paper-based self completion survey, pre and post workshop plus feedback questionnaire	Pre and post workshop confidence and knowledge plus feedback on process	Pre-training (254)	Pre-training (75%)	553 offenders attending workshops	Results from NOMS Cymru/Vale of Glamorgan CAB merged with new data collected by Ipsos MORI.
			Post- training(225)	Post- training(66%)		
			Workshop feedback (220).	Workshop feedback (65%),		
Prisoners	Qualitative face-to-face depth interviews following one on one advice sessions in prison	Confidence and knowledge pre and post session, perceptions of training and actions taken	9	n/a	266 offenders attending one on one sessions	Ipsos MORI
Prisoners	Qualitative telephone depth interviews following workshops conducted shortly after release	Confidence and knowledge pre and post workshop, perceptions of training and actions taken	6	n/a	553 offenders attending workshops	Ipsos MORI

3.3 Reach

Staff and peer information advisors

In the first year of the programme six staff were trained across the two prisons together with 45 peer information advisors. After initial difficulties in recruiting prison staff voluntarily to become peer information advisors, the project changed in one prison in November 2008 to incorporate basic financial capability awareness training appropriate to staff, as well as offenders, from which staff who were interested in the topic could go on to pursue staff advisor training. The other prison also switched to this system of general awareness training from May 2009. However, whilst the general awareness training had proved popular, it did not in the first year lead to additional recruits for the advisor training and the low take up could be a threat to the overall reach of the scheme.

Staff who undertook the advisor training before this change of strategy were motivated to better understand offenders financial issues, often with a view to reducing reoffending, and peers were interested in improving their existing prison work and providing financial help to other inmates.

At one prison, 14 prisoners were trained as peer information advisors, as part of their St Giles training as Peer Mentors. However, by the time of the first report, only six advisors remained in the prison and only three had received update training from the CAB. In the second prison 31 offenders had been trained, of which 11 remained in the prison in March 2009. These advisors had either been referred to the training by staff or volunteered for the programme. In total, the 45 trained fell short of the combined two year target to train 108 peer information advisors.

Continuing to train and support peer information advisors in the face of high turnover was identified as a challenge for the Resettlement Unit in the first assessment and does again impact on the potential reach of this kind of programme.

Offenders

Between April 2008 and March 2010, 553 offenders attended workshops prior to discharge, exceeding the target of 544. The programme has maintained momentum with 213 offenders trained in the first year of operation (with workshops delivered between July 2008 and March 2009) and 340 in the second year to March 2010. A further 46 offenders enrolled for the course but either did not attend or complete the whole day.

A further 266 offenders had been referred to and attended CAB one on one advice surgeries in the prisons in the course of their sentence, somewhat short of the total target of 350.

3.4 Content

3.4.1 Awareness training for prison staff information advisors

Whilst we know less than the other projects about the staff's previous engagement with financial capability, those taking part in the NOMs Cymru/CAB had come forward voluntarily to be trained.

The original assessment found that the awareness training for prison staff advisors was positively received and the CAB advisors were perceived to be knowledgeable and approachable.

"Because they (facilitators) knew it so well, they weren't referring to slides/handouts so could ask questions off the cuff".

The three most recalled topics of the training were debt, banking and insurance.

As a lot of information was communicated during the awareness sessions, staff welcomed the use of handouts and the initial assessment concluded that more materials could be provided for staff to take away for reference.

3.4.2 Awareness training for peer information advisors

The eight peer information advisors who took part in the first year's research responded positively to the content of their awareness training and its usefulness in their roles.

"Think it is valuable, do get asked a lot of questions on it [finances] – without the training I'd be a bit stuck"

The information about both the CAB's role in the prison was the most valued part of the content, as well as information about debt management, bank accounts and their own role as a peer information advisor.

The peers felt that the training was clear and an appropriate length for the role that they were being asked to take on.

As with staff, peer information advisors felt they would benefit from more handouts for their own reference and do add authority to any advice given to other offenders.

"Extra information on paper would be helpful – written policies, leaflets etc to take away – the problem of people not believing you, especially with issues of refusing insurance"

3.4.3 Offenders attending one on one sessions

Offenders with all levels of financial capability were keen to access financial guidance whilst in prison. Many expressed frustration at being unable to handle their money matters whilst in prison and some had entered prison with existing arrears on household bills or rent/mortgage payments or debts to other creditors. Many were also thinking about the impact of a criminal record on both their earning and financial status once released. Case data collected by Vale of Glamorgan CAB in the course of 2009 for one to one advice sessions provided to offenders shows that debt was the key issue for over one third of the 310 sessions recorded. Further details of this case data are presented in Appendix D.

Ipsos MORI also conducted nine depth interviews with offenders who had received one on one advice. Not surprisingly offenders found the sessions highly relevant and professionally conducted as well as finding it easy to establish a rapport with the advisor. The content of advice sessions received by participants in this study included:

- Requiring help changing mortgage details;
- Help with what to do with a divorce settlement payment;
- Assistance paying bills and mortgage payments while in prison;
- Assistance postponing utility bill payments while in prison;
- Assistance in dealing with outstanding debt while in prison;
- Help with making an income tax rebate application; and
- Claiming work-related expenses.

After listening to the offender's concerns, the CAB advisor would typically provide initial advice and outline next steps for action. Most commonly this involved the advisor returning to their office to investigate the issue and then sending the prisoner further information and advice, usually within a fortnight. Advisors had also helped one prisoner in this study to draft a letter to a creditor.

Consistent with the feedback from CAB staff in the NOMS Cymru/CAB research, offenders felt that the session would have been more productive and provided a quicker outcome if advisors could use the phone and internet to access all their information resources at the time of the session.

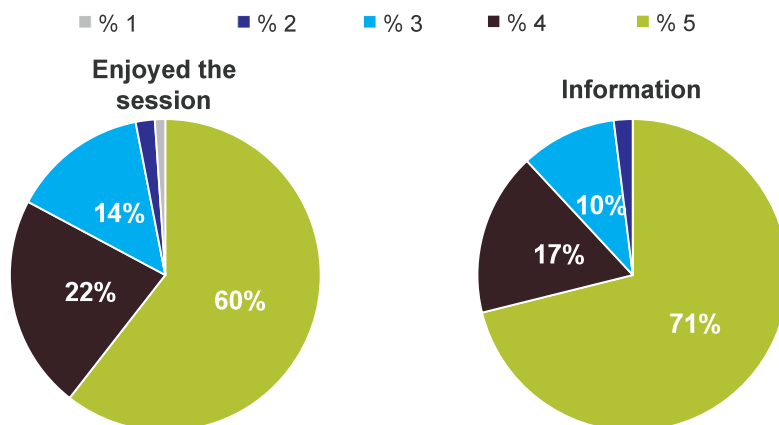
3.4.4 Offenders attending workshops

The overwhelming majority of offenders who completed a feedback questionnaire after attending a workshop enjoyed the training (82%) and thought that the information provided was good (88%).

Enjoyment and information

OFQ1. Did you enjoy the session? & OFQ2. What did you think of the information in the session?

1 is No/Not good, 3 is Average/Okay and 5 is Yes/Great



All who answered this question (83)

Most respondents were happy with the way the workshop was delivered and some mentioned the usefulness of the structured but free-flowing format, as it provided sufficient flexibility to talk about personal issues. Offenders found the CAB trainers helpful and flexible, and valued their willingness to follow up on issues and respond at a later date, to discuss issues after the workshop, and to set up one on one sessions.

"Our trainer...was sound and really gave good advice and really sound ideas"

"The instructor broadcast the information across to me. So good, he broke down the parts which confused me, but after [his] information, I had a good understanding afterwards"

Most of the nine prisoners that were interviewed in depth after the workshop welcomed the livelier, more interactive aspects of the session such as using spending sheets to identify essential and non-essential items.

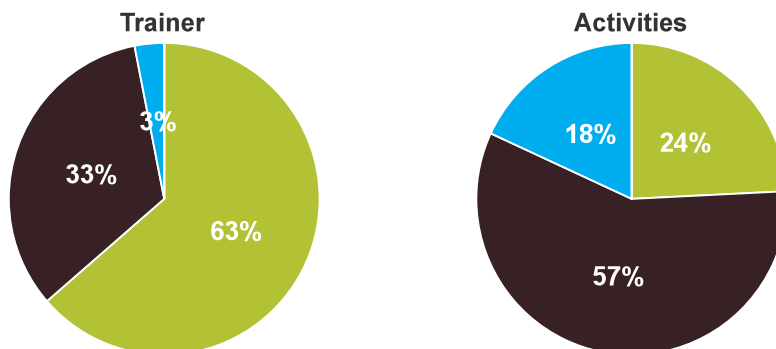
Improving Financial Capability Among Offenders

In total, 94% of workshop attendees felt that the level the workshop was pitched at was about right. Similarly, 96% of attendees rated their trainer as good or excellent and 81% rated the activities in the training as good or excellent.

Trainer and activities

NFQ9. How did the trainer do? & NFQ10. What did you think of the activities/exercises?

■ % Excellent ■ % Good ■ % OK ■ % Poor ■ % Bad



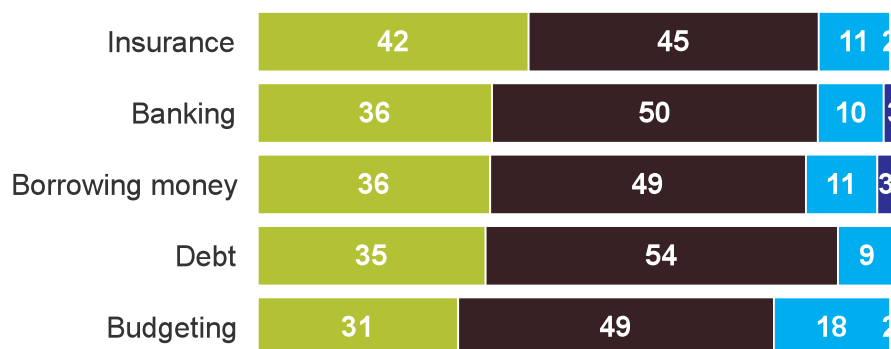
All who answered this question (221)

Looking across the topics between 80 and 89% of respondents rated each topic covered as either very or extremely useful with information in debt management proving most popular. The information on insurance was rated as extremely useful by 42% of offenders, a finding consistent with offenders taking part in the qualitative research in the assessment of Project One and possibly reflecting the very practical advice given about how to access mainstream financial products when you have a conviction.

Usefulness of information

NFQ1-3. How useful did you find the information?

■ Extremely ■ Very ■ Quite ■ A little ■ Not at all



All who answered this question (216)

In the qualitative interviews, recall of the topics covered was high, as were specific issues that the trainer had offered advice on during the course of the day. Although offenders were offered one on one sessions for personal matters, some younger offenders seemed less concerned about airing their financial concerns in the workshop. For example, two prisoners were able to receive advice about some compensation money owed to their victims and one prisoner received specific advice about how to handle a mobile phone debt.

3.5 Process

3.5.1 Accessing the training and advice

Staff advisor awareness and training

In one prison, staff initially found out about the CAB training through their manager and at the other prison, staff either learned about the project through the Resettlement Unit or had made a self referral after hearing about the course from a colleague. Of the six staff taking part in the previous research, all felt the training would help them in their existing role and one highlighted how it would help with his own finances. Some believed the training to be mandatory, whilst another chose to attend after positive feedback from other members of staff.

As awareness of the CAB programme was previously low, switching to awareness raising of the topic in general staff training sessions had successfully raised knowledge of the scheme and financial capability issues and dispelled some myths about the project and any potential additional workload. However, the process of using general staff training sessions to raise awareness had caused some confusion about whether they were a 'staff information advisor' after only the general training session and did not result in a higher take up of the more detailed information advisor training.

Peer information advisor training

As described in the section on Reach, peer information advisors were either drawn from an existing pool of offenders undergoing peer mentoring training for an NVQ or through voluntary or staff referral. Whilst offenders did not report difficulties accessing the training, the challenge here as discussed earlier is for resettlement staff to continue to recruit advisors to overcome the constant churn of prisoners.

When interviewed for the previous research project, the project manager felt that financial capability training offered as part of the induction process would provide an early opportunity to recruit peer information advisors who could go on to provide more advice and training than originally envisaged given the lower participation rate among staff.

Offenders attending one on one sessions

The process of booking a one on one session varied across the two prisons. At one prison, offenders reported that after hearing about the offer at their induction or seeing a poster they had used a general application procedure to request an advice session which was confirmed by a slip under their door detailing the date and time of their appointment. Training or advice was consistently held in the same resettlement building and any equipment required could be permanently cleared with one authorisation document. Advisors had been able to build relationships with prison resettlement staff around them and operate more effectively in familiar surroundings.

The second prison had not used the conventional application procedure and one prisoner told us he had tried three different ways of signing up for the course, without success. Queues to see an advisor could be long and some offenders had experienced being turned away on the day they were due to see an advisor.

A further issue for offenders was not knowing when CAB interviewers would be available. One prisoner said that he felt it was a common perception in his prison that it was difficult to see someone from the CAB. In particular there was some uncertainty as to CAB availability, with prisoners not knowing whether they would be there "tomorrow or in two weeks time".

This frustration was echoed by CAB staff who sometimes experienced delays in reception when needing to access the prison and confusion over the scheduling of appointments for the days when they would be in attendance. Rooms for advice sessions and workshops had to be booked on an ad hoc basis creating work for resettlement staff and equipment had to be cleared on a session by session basis. The prisons sometimes lacked the officers to accompany CAB staff without keys around the prison although this has now been resolved.

The NOMS Cymru/CAB research concluded that more senior management buy in was required to join up the different departments working within the prison and provide high level backing to facilitate the smooth operation of the programme. This could be enhanced by a single point of contact within the prison who was responsible for the implementation of the programme.

Alternatively, the project manager who took part in the initial assessment highlighted the barriers created by the CAB staff not being 'based' within the prison and able to create networks with prison service staff and other agencies working with offenders. Creating a stronger base in the prison would give advice workers better access to these staff as well as more contact with peer information advisors who were not receiving the kind of co-ordination from staff advisors that was originally envisaged.

In addition, some concern was expressed that sessions were not always held in private rooms. For example, on the vulnerable prisoner (VP) wing¹⁸, sessions took place at a table next to the queue of people waiting their turn. This not only has implications for prisoner's privacy, but also added unwarranted pressure or distraction to the session. One prisoner claimed that during his one on one session he was told to 'hurry up' by a waiting prisoner.

Many of the logistical issues have been addressed since the initial set up of the programme and the second prison now has an established room for conducting advice. However, the evidence summarised here shows the value of using a routine application system for one on one appointments; the importance of a consistent and private space for advice surgeries and the need for high level sign up to the programme to ensure the offenders gain the maximum benefit from the CAB advisors' time.

Offenders attending workshops

Offenders found the process of referral to a workshop straightforward in both prisons. At the second prison, offenders were offered the workshop as part of their induction but those who took up this offer tended to feel that the information would have been more relevant closer to release.

"Think course should be a week before release so it is fresh in your mind."

Other prisoners accessed the workshop towards the end of their sentence as part of a week of voluntary training activities organised by their resettlement officer.

In the first research project, the project manager thought that offenders could be offered a shorter financial capability workshop as part of the induction process that was tailored to their immediate needs; raised awareness of the CAB advice available and, importantly, addressed the financial guidance needs of the families of offenders.

¹⁸ The VP wing is a wing housing those prisoners perceived as at risk of attack from other prisoners. For example, this could include sex offenders, police informers or ex-criminal justice system staff.

The priority of early intervention was also echoed by peer information advisors taking part in the research who highlighted the importance of helping offenders to organise their finances whilst in prison and prevent debts escalating due to lack of awareness or action:

"guys in prison have funny ideas about stuff, e.g. think their debts will be wiped because they are in prison".

3.5.2 Knowledge and confidence among information advisors

Staff information advisors

Although there was some confusion in the prisons in the first year of operation about the definition of a staff information advisor, most of the six staff who had been trained and took part in the initial assessment could define the role of an advisor to identify financial guidance needs among prisoners, to provide information about the CAB and assist in referring offenders for appointments. Whilst most were confident about providing information about the CAB and making referrals, fewer felt confident in their own abilities to provide basic advice. Five of the six staff had already referred offenders to the CAB and the remaining individual was confident that he would do so when the need arose. All of the six had worked to raise awareness of the project and the work of the CAB among prisoners and to identify peer information advisors for training.

Peer information advisors

All of the eight peer information advisors taking part in the research felt confident in their new role and were able to signpost offenders with financial queries to the CAB. Peers felt comfortable incorporating this role into any existing jobs they had within the prison, such as assisting with induction, and were voluntarily giving their time to offenders whilst on the wing or, for some, working in the library. Whilst the evidence was qualitative, the initial assessment indicated high levels of referrals to the CAB on a wide range of financial matters.

3.6 Outcomes for offenders

For this programme, outcomes for offenders have been taken to be improvements in knowledge and confidence in money matters as well as indications of action taken, or intended, to resolve financial issues.

3.6.1 Knowledge and confidence among offenders

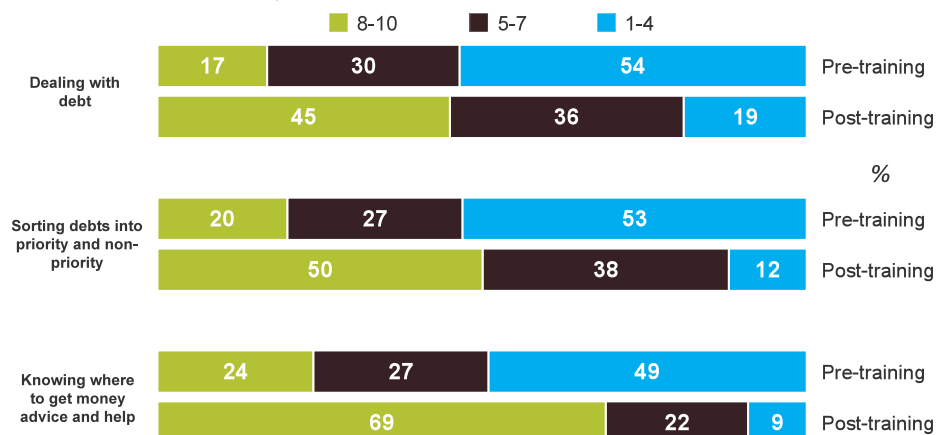
All offenders receiving group training who took part in the research were asked to rate their confidence on a scale of 1 to 10 across a range of financial topics before the session. Less than one quarter of offenders felt very confident (scoring 8 to 10) in any of the topics to be covered in the training with the exception of opening a bank account (38% very confident) and using an account day to day to withdraw and deposit money (43% very confident).

Before the session confidence was also extremely low for matters such as dealing with debt (17%); choosing the right types of account (16%) and getting insurance and mortgages when you have a previous conviction (9%).

By the end of the training over half of participants felt very confident in dealing with the financial topics covered, with the exception of dealing with debt although this had still risen from a low base of 17% to 45%. The most dramatic rise in confidence related to getting insurance and mortgages with previous convictions – 9% felt very confident before training, 69% felt very confident after the workshop.

Confidence – Dealing with debt and seeking help

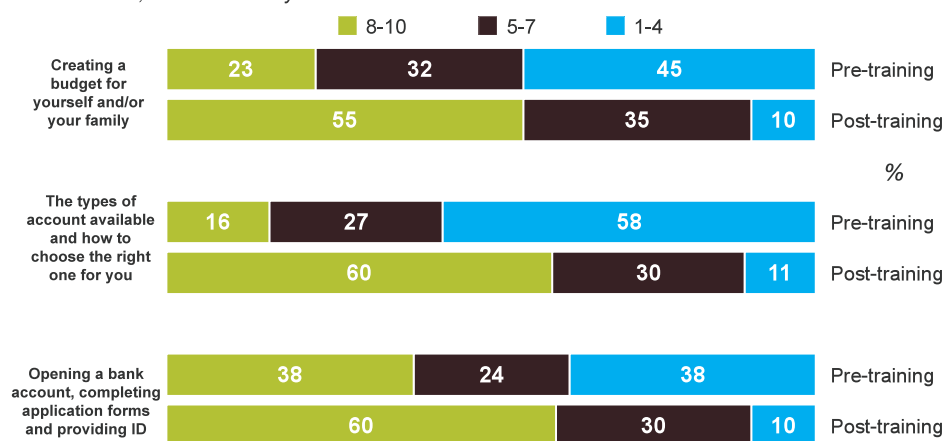
Pre/Post Q1. How confident do you currently feel about...? Dealing with debt Pre/Post Q1. How confident do you currently feel about...? Sorting debts into priority and non-priority
1 is 'Not at all', 10 is 'Extremely'



All who answered this question (Pre 254-254, Post 225-227)

Budgeting and opening a bank account

Pre/Post Q1. How confident do you currently feel about...? Dealing with debt Pre/Post Q1. How confident do you currently feel about...? Sorting debts into priority and non-priority
1 is 'Not at all', 10 is 'Extremely'

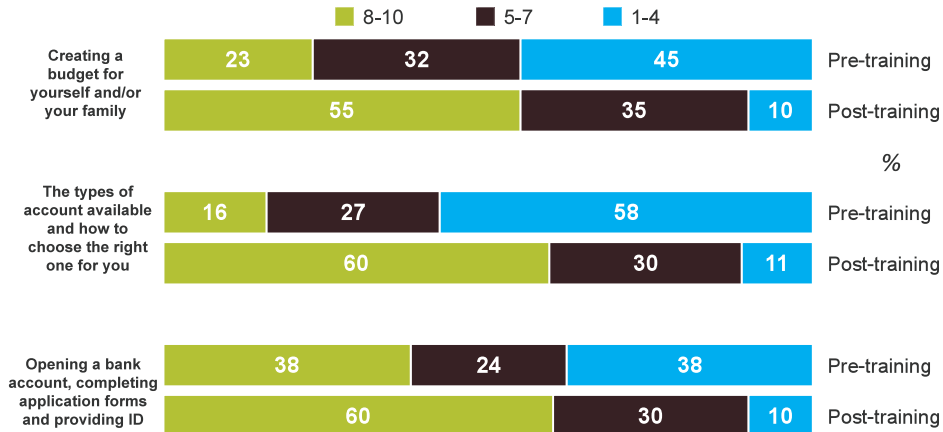


All who answered this question (Pre 254-254, Post 225-227)

Budgeting and opening a bank account

Pre/Post Q1. How confident do you currently feel about...? Dealing with debt Pre/Post Q1. How confident do you currently feel about...? Sorting debts into priority and non-priority

1 is 'Not at all', 10 is 'Extremely'



All who answered this question (Pre 254-254, Post 225-227)

Offenders attending one on one sessions

The qualitative interviews with offenders attending one on one sessions revealed how some offenders had very low levels of confidence in their financial capability, whilst others reported being more financially secure and careful with their money.

"I'm terrible with money. I always have been. I spend it all."

"I don't care about money. I leave it to my girlfriend."

"Yes, I am confident. On the outside I have lots of money."

The programme is, therefore, likely to be reaching both those who are more financially vulnerable as well as those who may be more financially aware. However, it is important to continue to promote the scheme through posters and the information advisors to ensure that those with the lowest confidence are encouraged to engage with the process.

Most prisoners told us that their confidence to deal with the issue they had referred to the advisor increased significantly after the session. Perhaps even more importantly, they also reported feeling very reassured and less anxious about financial concerns after speaking with the CAB.

"It feels better when you talk about it."

"It's good to know that someone can do something."

After the one on one it was clear that offenders felt reassured by the availability of the CAB for any further money queries. This confidence was greater in the prison that had implemented a more routine system for accessing money advice surgeries.

Those who had used the CAB on the outside, with generally successful outcomes, were optimistic that they could be helped with their specific money issue(s). Those who had been referred by others and who had not heard of the CAB beforehand had more modest expectations. Few were expecting the CAB to be able to take some real action to help to get something done although in some cases the advisor did engage with creditors or other agencies.

Offenders reported that their experience of the advice had been positive and there was a high level of advocacy among those who had benefitted. All of the nine offenders interviewed for the second stage of the assessment said they would recommend the CAB to a friend and, indeed, some had already done so.

Offenders attending workshops

The qualitative interviews conducted by Ipsos MORI with nine offenders who had attended workshops confirmed these quantitative findings about improvements in confidence. Many offenders who took the workshops felt they struggled dealing with money. This ranged from simply spending too much, to a more general feeling that they were not financially capable or literate. Some of the younger offenders trained felt they knew nothing about money because they still lived at home and their parents dealt with money issues.

"It was good, learned a lot in here. Didn't have a clue before I came in."

Some offenders, however, did feel more confident about money before the workshop and they tended to gain less from the information provided. They often had only enrolled as a way of 'filling time' and as a change to the usual day.

The qualitative research revealed the mix of motivations for attending the workshop: for many it was a way of learning to manage their money more effectively; one of our respondents wanted to learn how to spend less and another was concerned about the implications of being an ex-offender when applying for financial products.

It appears that the youngest offenders gained the most knowledge from the training, primarily because they started from a lower base.

*"I will try my best to open a bank account and I know how to do it properly now.
Thank you."*

The qualitative evidence also suggested that younger offenders valued learning new life skills although some who intended to return to live with their parents felt less concerned about money issues and did not think the course was so relevant. The methods used to engage this group and the techniques for delivering the training to those with no experience of responsibility for finances may need to be tailored if the course continues to be offered to all offenders.

3.6.2 Action or intended action

Offenders attending one on one sessions

Whilst each advice session was specific to the offender, there was evidence of practical action taken as a result of all of the advice. Some examples are summarised below:

Case One. Prisoner left money with solicitor rather than moving it, having learned from the CAB that the solicitor was duty-bound to protect his money.

Case Two. The CAB assisted the prisoner in writing a letter to his bank requesting that his wife could act on his behalf regarding his mortgage.

Case Three. Prisoner passed on information given by the CAB to his Power of Attorney, who then was able to communicate with and postpone where possible various utilities bills.

Case Four. Prisoner wrote to his local Council to ask for postponement of his council tax while he was in prison.

Case Five. Prisoner wrote to a loan company to request postponement on repaying debt.

Case Six. Prisoner wrote to Inland Revenue (and is still involved in an ongoing process here with repeated meetings with the CAB and letters to IR) requesting a tax rebate and expenses claim.

Case Seven. Prisoner wrote a letter to HMRC requesting a tax rebate.

Offenders attending workshops

Many attendees left their workshop with a greater motivation to budget and save money or shop around for financial products.

"He showed us the difference between priorities and things that were not essential. Now I'll try to cut back when I get out. I might save it and make it last through the week."

"It's helped me realise I don't have to spend so much money. Like, lynx shower gel costs ~£4 when you don't really need to spend that much money. He told us the difference between luxuries and necessities. I want to get more out of what I've got now."

"I will use the budget sheet when I get out. The best thing they taught was the difference between needs and wants. Each time I get paid I will look through the sheet."

"[I will] start to save in a bank and not spend it all at once."

Others intended to take action to disclose their conviction to existing insurance and finance providers to ensure their policies were not invalidated and to spend more time considering their best options. A number intended to continue to refer to the CAB for help with managing debt.

"[I will] look into everything with as much information as I can get before making my decisions."

In the follow up qualitative interviews, many prisoners claimed to have taken action following the workshops, typically they had started budgeting or devised payment plans, or reduced their spending by stopping smoking or cutting back on non essential items.

3.7 Conclusions and recommendations

The original NOMS Cymru/CAB research completed in August 2009 contained many detailed recommendations that have been implemented in the prisons delivering this programme. This conclusion highlights some of the transferable lessons learned for other prisons developing this system.

Reach

The project exceeded its targets for providing one on one advice and workshops for offenders. However, there were difficulties recruiting staff to be information advisors which were addressed by incorporating awareness training into general staff training sessions. Although this has been good for general awareness of financial capability issues, by the end of the first year there was still a lack of staff coming forward to be full information advisors with a potential impact on the reach of the programme. Whilst peer information advisors were coming forward for training, the turnover in prisoners had reduced the number of advisors operating in the prison dramatically and they lacked sufficient staff advisors to play a co-ordinating role.

As concluded in the NOMS Cymru/CAB report, to maintain an effective number of staff and peer information advisors, resettlement units need resources to sustain training for staff and continually recruit peer information advisors. One option suggested by the project manager is to use a short financial capability session delivered at induction as a means to promote the role of the peer information advisor to new inmates.

Content

Both staff and peer information advisors were positive about their training and felt it was delivered at an appropriate level. Both groups said they would welcome more handouts or leaflets to pass on to offenders with queries.

By definition, offenders found the content of these sessions to be highly relevant and helpful. They felt the content could have been more comprehensive if advisors had had access to the internet and a telephone during the session rather than waiting for an advisor to return to their office to investigate a matter.

Offenders attending workshops rated the content very highly. Rated most highly was the information provided on how to get the right insurance products. This reflected both low levels of knowledge before the training and the value of specific advice on how a conviction may impact on existing policies.

Process

Accessing training

Although some staff had volunteered for the training there was a problem overcoming staff concerns that the advisor training represented an addition to their job role. Those that did volunteer valued the better understanding they gained of offenders financial circumstances as well as improving their own financial capability. Whilst peers were also enthusiastic about their training, turnover was the key barrier to delivery and continued engagement of peers requires sustained resources.

In the set up stages, one prison encountered difficulties with many of the logistics surrounding delivery of this programme; from the process of booking appointments, to organising rooms and escorting CAB advisors if they could not be provided with a key. Whilst many of these have been overcome it highlights the importance of using a routine application system for one on one appointments; the importance of a consistent and private space for advice surgeries

and the need for high level sign up to the programme to co-ordinate departments. Together these will ensure the offenders gain the maximum benefit from the CAB advisors' time.

Whilst offenders found the process of enrolling in workshops straightforward, some felt that they received the training too early in their sentence and that the training would be better scheduled as part of their pre-release programme. This confirmed the Project Manager's feedback to the original research that a shorter tailored induction workshop could address prisoner's immediate concerns about managing their money while in prison and offer guidance to the families of offenders on the implications for them.

Knowledge and confidence among information advisors

The awareness training successfully increased knowledge and confidence among both the staff and peer information advisors. Staff felt comfortable signposting offenders to the specialist CAB advisors but felt less able to provide advice. The information and training provided might need to be consolidated and refreshed to maintain awareness and raise knowledge among this group. Peers were generally enthusiastic about their roles and reported helping offenders both in a signposting role or assisting them to research an issue in the prison library. They were looking for more formal recognition of their training and new knowledge, potentially through a course certificate.

Outcomes for offenders

This assessment considered outcomes for offenders in terms of their increases in knowledge and confidence as well as their actions or intended actions.

The measures of confidence before and after the training showed a dramatic improvement in all aspects of financial capability. The greatest increase was in confidence in getting insurance and mortgages when you have a previous conviction again showing the value offenders attached to specific advice on the impact of their sentence on their post-release circumstances.

The one on one sessions were highly effective and had a direct positive impact on the offender's confidence that they could address the issue that they had brought to the advisor. Offenders appreciated the advisor's flexibility to either offer guidance or get involved with helping to draft correspondence or contact a creditor. Problems were either solved and hence prevented from escalating or the offender felt reassured that advice was available should they need further help.

The workshops were, therefore, valuable in raising levels of general financial capability and worked best for those preparing for release who were most concerned about returning to manage their money with a conviction. Even those who had shown less enthusiasm for the training, because they felt already financially capable or felt they were just 'filling time' appeared to gain from the training. The word of mouth recommendations suggested will help engage offenders with all levels of financial capability in the training and could be supported by posters or literature appealing to offenders with different priorities.

Whilst many young offenders who attended the workshops learned a great deal from the training, others were less engaged as they still lived with their parents and had not yet experienced taking responsibility for their money. Tailored workshops for this group could help them prepare for living independently and better engage them in the issues.

Many completing the questionnaires showed a commitment to take general action to manage their money better or take more care when choosing financial products and the qualitative research showed that some participants were using tools such as the budget sheets.

4. Project Three: Probation Setting

Summary

Project outline and method of assessment

This chapter evaluates a programme operated by Portsmouth CAB across the Hampshire probation area between March 2008 and March 2010. The programme provided financial capability guidance directly to offenders through CAB Gateway Assessments and one to one training sessions in the community, along with workshops delivered in Approved Premises. Attendance at a full series of seven workshops was compulsory at one hostel, with no prior information on the content of each session, whilst residents at a second hostel were allowed to select workshops of interest to them.

The project also contained training for Offender Managers (OMs) 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.

An initial assessment of the scheme was carried out by Wells Associates in 2009 and this chapter incorporates key findings from that research. The initial research with OMs as well as the use of pre and post workshop questionnaires was supplemented, by Ipsos MORI, with a further follow up questionnaire to those who had received training together with in depth interviews with offenders who had been trained as well as a CAB advisor. As the number of offenders completing quantitative questionnaires at each stage of the research was very small, results are discussed cautiously as being more indicative than conclusive.

Reach

By the end of March 2010, 94 OMs had been trained, falling short of the combined target for both years of 270. 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 mainly voluntarily registered for this training.

Among offenders, 180 Gateway Assessments had been conducted (with more awaiting appointments), and 82 offenders had received one on one coaching. Sixty eight offenders had received training through the group workshops. Together, this falls short of the target of training 250 offenders through either approach over the two years. The key challenge here was ensuring attendance at one on one appointments and CAB staff adapted by maximising their use of the Gateway Assessments to deliver advice and information.

Content

The content of the OM awareness training was well received and the handouts were highly rated. Similarly, the content of both the workshops and one on one sessions delivered by the CAB advisors was praised by offenders. They respected the trainers as authoritative and independent and responded well to the exercises devised to communicate the information. Of the 152 questionnaires completed at the end of either one on one or workshop training, over 80% 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.

Similarly 58% of completed questionnaires indicated that the content of the training was either very or extremely helpful with a further 22% finding the session quite helpful. 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.

Process

Accessing the training

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 and although some who had served custodial sentences felt that the training would have been better timed before their release, others appreciated the sessions at the time they were having to deal with immediate financial concerns. Those attending the compulsory workshops would have preferred to receive information about their content so they could prepare questions.

Knowledge and confidence of OMs

OMs arrived at their training with some breadth of experience in talking to offenders about their money and referring people to the CAB and other specialists but the training was still 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.

Outcomes for offenders

Knowledge and confidence

The reported outcomes for offenders, although drawn from a low base, indicates some positive, but not universal, improvement in knowledge and confidence across the topics covered. Although there were quite high initial perceptions of knowledge and confidence, offenders appeared to improve their capability for dealing with debt and budgeting. For banking, tax, pensions and insurance, whilst overall knowledge and confidence did not increase to the same degree, the sessions appeared to raise awareness of specific products such as basic bank accounts or insurance for those with convictions.

Interestingly, knowledge and confidence about borrowing and saving appeared to decline. It appears that offenders sometimes had unrealistically positive perceptions of their knowledge in some areas that were challenged by the provision of more detailed information.

Action or intended action

Both the post workshop questionnaires and follow up interviews showed that offenders were 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 OM's with competing priorities, was the hardest environment in which to deliver financial capability training. 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. Although there was a logic to offering a series of seven workshops and requiring offenders to wait until a new series began to register, reach could be increased by allowing residents to join the training at the earliest opportunity or offering whole day workshops as in Project Two to ensure that offenders received the full programme of training and maximise efficient use of training resources.

Handouts and leaflets were well received by both staff and offenders and were 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 OM's 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.

4.1 Project outline

In March 2008, the FSA and NOMS provided funding to the Portsmouth CAB to design and implement a programme aimed at improving the financial capability of offenders in the Hampshire probation area.

The scheme aimed to raise knowledge and confidence in the following areas of financial capability:

- **Claiming benefits** – knowing about entitlement and responsibilities and dealing with applications.
- **Debt** – understanding obligations and building confidence to communicate with creditors.
- **Budgeting** – maximising income, cutting back on non-essentials and saving for emergencies or special occasions.
- **Banking** – how to select and operate an account.
- **Borrowing and saving** – understanding the cost of borrowing and comparing products.
- **Money and the internet** – shopping online safely, using comparison sites and where to get advice on money issues.
- **Income and PAYE/self assessment** – what tax codes mean, understanding a pay slip, NI contributions and self assessment obligations.

Insurance and pensions – their importance, where to find products and what the state provides.

The scheme was delivered through three strands of activity.

i) Awareness training for Offender Managers to conduct assessments and referrals

CAB staff delivered training to Offender Managers (OMs)¹⁹ to:

- Increase knowledge of financial capability and inclusion and its impact on offenders.
- Increase OMs' ability to recognise Finance, Benefit and Debt (FBD) needs and complete the FBD section of the OASys²⁰ database correctly.
- Enable OMs to refer offenders with a high OASys score (≥5) for FBD need into the project through a Gateway Assessment to be provided by the CAB project worker.
- To enable OMs to provide basic information and signposting to offenders with a lower score or who live outside the project area.

The training began as a two hour course but was expanded to half a day after feedback from attendees. In practice, OMs could set up a Gateway Assessment either by submitting a form to the CAB documenting the offender's FBD training needs or speaking directly to the CAB advisors.

¹⁹In this research an Offender Manager is an inclusive term referring to staff included in the Offender Management Team such as key workers; probation officers, hostel workers, probation service officers and offender supervisors

²⁰ The Offender Assessment System (OASys) is a database used by Offender Managers to assess and monitor offenders' risk of re-offending.

ii) Gateway Assessment and one on one sessions with offenders

Offenders could either be referred to a CAB Gateway Assessment by their OM, as discussed above, or voluntarily request an assessment after learning about the programme during their induction to probation. As well as assessing whether an offender would benefit from any of the programme's financial capability training sessions or referral to another service, advisors would use these sessions to tackle any urgent financial matters that needed resolving.

The programme developed seven separate two hour training sessions covering benefits, debt, budgeting, banking, borrowing and saving, money and the internet, income, and insurance and pensions. These were originally designed to be delivered as group sessions but then changed to one to one sessions delivered at the earliest opportunity after the Gateway Assessment.

iii) Workshops in approved premises

Group workshops were delivered in two local National Probation Service Approved Premises (hostels providing controlled accommodation to offenders under the supervision of the Probation Service). Like the one to one sessions, these workshops were two hours in length and covered benefits, debt, budgeting, banking, borrowing and saving, money and the internet, income, and insurance and pensions. Although limiting to the training to residents of hostels restricted the reach of the programme, it proved to be the most practical way to access offenders for group training in the community.

The sessions were open to all residents at the hostels. In the first hostel, weekly workshops on all seven topics were made compulsory. In the second, residents could attend their selected workshops voluntarily. Workshops were tailored to the financial capability of the offenders at each hostel. While both hostels had 'high risk' offenders, at the first hostel residents included sex offenders²¹ who are typically known for having a higher educational level and better employment outcomes after imprisonment²² than the offender population in total and hence are likely to have greater financial knowledge. Offenders at the second hostel tended to be younger and so the sessions on pensions were not offered, unless there was a specific request by an attendee.

4.2 Method of assessment

As with Project Two, Ipsos MORI built on existing research evidence from early stages of the scheme completed by Wells Associates in August 2009²³. This research collected data from OMs around the time of their training. Ipsos MORI extended the research first with a small further follow up survey of OMs; analysis of a pre and post training questionnaires completed by offenders and qualitative interviews with offenders. The evidence was supplemented by discussion with a CAB advisor working on the project.

The table overleaf summarises the components of the research. As before, we summarise the key findings of the Wells Associates report as part of this assessment and all discussion and quotations from OMs can be taken to be from that report.

²¹ Those deemed to be high risk of re-offending, or high risk to themselves and others.

²² Drake et al (2003) *Class 1 Impacts: Work during incarceration and its effects on post-prison employment patterns and recidivism* cited in Harry et al (2006) *National Research and Development Centre for Adult Literacy and Numeracy (NRDC) & Institute of Education (IoE), Department for Education and Skills Research Report 47* <http://www.dcsf.gov.uk/research/data/uploadfiles/rr747.pdf>

²³ Linda Wells (2009) 'NOMS Report' Wells Associates Report submitted to the FSA

Improving Financial Capability Among Offenders

Audience	Methodology	Variables measured	Sample size	Response Rate	Monitoring Information (numbers accessing the service – reach)	Source
Offender Managers	Qualitative telephone interviews	Effectiveness and relevance of training, actions taken	35 after training, 32 four months later	34-37%	94	Wells Associates
Offender managers	Quantitative paper-based self completion survey following training	Usefulness of training, confidence in helping offenders with financial issues	32	34%	94	Ipsos MORI
Offenders	Quantitative paper-based self completion surveys pre and post workshops	Knowledge of specific financial topics (e.g. banking) and confidence levels	Benefits (27), debt (27), budgeting (29), banking (29), borrowing and saving (10), money and the internet (3), income, insurance and pensions (27).	15-43% at each workshop	68 workshop attendees	Ipsos MORI
Offenders	Qualitative telephone depth interviews following the Gateway Assessment and one on one training in the community	Confidence and knowledge, perceptions of training and actions taken	3	n/a	180 Gateway Assessments 82 receiving one on one coaching	Ipsos MORI
Offenders	Qualitative telephone depth interviews following workshops in Approved Premises	Confidence and knowledge, perceptions of training and actions taken	6	N/a		Ipsos MORI

Although the questionnaires administered to offenders before and after their training were designed to give quantitative estimates of the effectiveness of training in each topic, the number of offenders completing questionnaires was too small within each topic to provide robust data. Where questions were common to each session we provide percentages for the combined responses across all workshops. Those responses will include the responses of the same offender to different workshops so the base for these estimates is the total responses rather than the total number of offenders trained.

4.3 Reach

4.3.1 Offender Managers awareness training

The reach of the OM's training was measured as part of the initial research conducted by Wells Associates. By August 2009, 71 OM's had been trained and a target of 70 more OM's were to be trained until the end of the project in March 2010. By early March 2010 this total had only risen to 94 OM's after two training sessions were delivered in October 2009; falling short of both the first year's target to reach 200 OM's and the lower target for year two of 70. Seven new sessions had been planned originally but had to be cancelled due to staff re-organisation.

Most of the OM's who undertook the training had self-referred suggesting an engagement with FBD issues. However, whilst CAB staff attended cluster meetings to promote the training to Offender Managers, many did not engage with the programme either due to busy workloads or a lower priority given to financial capability. If further training is offered within a local area, attention needs to be given to promotional activities to enrol a high proportion of staff, including those who may feel less inclined to take on financial capability as part of their role.

Reflecting the different job roles that could be defined as an OM the number of offenders that these OM's work with varied considerably from a handful each month to over 50 and it is not possible to estimate from the Wells research the number of offenders who would be, in turn, reached by the training.

4.3.2 Offenders attending Gateway Assessments and one on one training

The project aimed to reach 75 offenders for Gateway Assessments in the first year and 80 in the second. Between the project start in April 2008 and early March 2010, a total of 321 offenders had been referred for a CAB Gateway Assessment, of which 180 attended a session, and more were awaiting their assessment appointment. Referrals came through a mixture of OASys scoring with a referral triggered if an offender scored over 5 in FBD needs (although there were some difficulties with applying the OASys scoring consistently). Eighty two of these offenders went on to receive one on one coaching: 31 on budgeting, 25 on debt, 13 on banking, seven on benefits, four on the internet and money, one on borrowing and saving, and one on insurance, income and pensions.

The initial plan was to schedule workshops for offenders on topics rather than one on one sessions but due to poor attendance (the highest turnout was two at a single session) the programme switched to purely one on one sessions. However, the challenge of getting offenders in the community to attend even one on one follow up sessions was great resulting in the low take up of the contribution this component should have made to the total target of training between 200 to 255 offenders in either a one on one or group session. Later in the programme, CAB advisors changed their approach in the course of the programme to maximise the use of the Gateway Assessment continuing straight into the advice session. This addressed the perception that offenders, once they had received the initial advice and intervention from the CAB staff were harder to engage in follow up training.

In response to these challenges, CAB staff made a number of recommendations to tackle the low take up of the training by:

- Building training courses into offender sentence plans, making it a compulsory part of their sentence.
- Spending more time engaging with offenders at the Probation Induction sessions, holding one hour sessions instead of fifteen minute slots.
- Raising awareness of the training sessions at the court level so that they can promote engagement.

4.3.3 Offenders attending workshops in approved premises

By the time of the first assessment report in August 2009, 36 offenders had received workshop training (two of whom were, in fact, trained on a one on one basis), and a further 30 sessions were planned to reach between 25-80 offenders before March 2010.

By March 2010, 35 sessions had been conducted in total, (with 30 in one hostel and five in a second) bringing the combined total for offenders trained in this format to 68. Together with the 82 receiving one on one training, this total of 150 offenders trained by either approach fell short of the combined target of 250 (made up of a target of 175 in year one and 75 in year two).

The programme was designed to deliver weekly sessions in each hostel but in practice, the frequency varied from one to four sessions per month.

4.4 Content

4.4.1 OM's prior engagement with financial capability issues

As with Project One's assessment, before considering the responses to the content of the training we examine the level of engagement that OM's who had attended the course already had with financial matters.

The early research highlighted high levels of engagement with offenders in the community to help with the practicalities of managing their money, from advising on budgets to assisting with opening bank accounts. These OM's recognised the specific FBD needs among offenders and the impact those problems can have on their likelihood of reoffending.

"most of my offenders have problems with burglary and theft because they have limited or no money."

In practice, when presented with financial issues from offenders OM's tended to provide a signposting service, referring them to specialist help from the CAB or other agencies.

The key challenge OM's were facing was engaging with offenders on a subject that they were often reluctant to discuss with probationary staff and other agencies out of pride; concerns for privacy about how they are using their money or communication difficulties.

"Lots of them are not happy to discuss finances such as if they come from an addiction etc and they do not want to tell you how much they are spending. We are seen as a punishment organisation by offenders and a lot do not think that it is any of our business."

Around three quarters of the 35 OM's interviewed for the Wells Associates research agreed that it was part of their role to engage offenders on financial matters to help reduce reoffending.

"I should be raising awareness and sitting down and working out a plan with them. This should not be a complex plan but a basic plan to help them sort their debts out."

However, the remaining few respondents were less clear that this was part of their role with some concerned about the competing priorities they had when helping offenders in limited time.

Overall therefore, staff attending the awareness training were engaged in the topics covered in the course and most saw them as relevant to their role.

4.4.2 Responses to the content of the OM awareness training

Of the 32 OM's returning a questionnaire to Ipsos MORI some time after their training, the majority (20) reported very high levels of satisfaction with the course and no-one was dissatisfied. A similar proportion (21) were highly satisfied with the performance of the course trainer.

The previous evidence from the research conducted around the time of the training did, however, highlight gaps identified by some participants in the content of the training. Whilst over half of the 36 respondents at this stage thought that nothing needed to be added to the training, five respondents would have liked more information on the benefits process and three wanted to learn more about how to deal with debts. Other suggestions included the use of more case study examples and talking more about how the CAB operates. Although these suggestions show room for improvement we should bear in mind the high level of engagement that OM's registering for this course had in financial matters with offenders.

The handouts provided during the sessions were also viewed positively by nearly all respondents with some suggesting these were useful to share with colleagues or offenders.

4.4.3 Offenders prior engagement in money matters

The offenders who had been through a Gateway Assessment and took part in Ipsos MORI's research also recognised their FBD needs. The 2004 National Plan for Reducing Reoffending²⁴ highlighted the 'finance gap' between leaving prison and becoming more financially stable. Respondents described the adjustment required to get used to managing money again after time away from such responsibilities and the immediate lack of money they could encounter:

"When you leave prison you don't get anything, they only give you enough for a day."

Others also cited the pressures of paying back debt and borrowing money from friends and family, as well as paying bills and finding work. A few were more secure because they had savings but were concerned at the rate they were using these.

The survey conducted prior to the training gauged the prior experience and issues of concern to the attending offenders and are summarised below²⁵:

- Over half of the offenders attending the **debt management** training owed money to creditors and felt they were struggling to make payments. About one in three of those in debt had received help.

²⁴ <http://www.noms.justice.gov.uk/news-publications-events/publications/strategy/reducing-reoffend-delivery-plan/>

²⁵ Note that the base sizes for these groups described are small and therefore results are only indicative of the types of problems faced.

- Over half of those attending the **budgeting training** worried about not having enough money although there were relatively high levels of awareness of money coming in and going out. About one third of the respondents had to borrow money to live.
- Of the ten respondents who took part in the **borrowing and saving** training, only three were currently saving.
- Not surprisingly, most of the attendees at the **benefits** training were currently claiming and about a quarter of these had received a benefits health check in the last year. There was also quite a high level of awareness about when to notify DWP of any changes in circumstance.
- Most of the fourteen offenders receiving one on one **income** training were currently unemployed and their concerns overlapped with issues on budgeting on a low income and benefits.
- Only around half of those attending the **banking** training had a bank account. Interestingly, most of those currently without an account said they used to have one before their sentence.
- In nearly one third (32%) of responses to the questionnaires across all of the topics²⁶, offenders came to the workshop with a specific issue about which they wanted to find out more. Although numbers are small, those attending training on **pensions** and **insurance** or **debt** seemed more likely to have a specific area of concern.

4.4.4 Responses to the content of offender training

Over 80% of responses²⁷ to the training questionnaires indicated that the pitch of the training was about right. Although numbers are small, there was some indication that offenders found the income training a little more complicated.

Similarly 58% of responses²⁸ indicated that the content of the training was either very or extremely helpful with a further 22% finding the session quite helpful. The sessions on debt and budgeting seemed most likely to be rated as extremely helpful, whilst the sessions on benefits and borrowing and saving were also well received.

Out of the 45 reported occasions when an offender attended the training wanting to find out more about a particular issue, in around three quarters of cases (34 responses) the offender felt their issue was resolved. In particular 10 out of the 10 offenders attending the banking training with a specific issue they wanted to address felt that it had been addressed.

Offenders attending one on one sessions

Although all were interviewed within six months of their assessment, none of the offenders interviewed in Ipsos MORI's qualitative follow up recalled having a CAB Gateway Assessment and recollection of the coaching session itself was vague in some areas. Offenders in this follow up recalled receiving:

- Help prioritising bills because they were not able to pay them all.
- Advice about how to deal with the Child Support Agency.
- Advice about a specific debt issue.
- Advice on opening a bank account in order to receive benefit payments.

²⁶ Total responses = 152, Total offenders = 68 attending workshops.

²⁷ Number of responses = 142, Number of offenders attending workshops = 68

²⁸ Number of responses = 142, Number of offenders attending workshops = 68

The CAB also covered other issues with the offenders, this included:

- Job seekers Allowance (as well as opening a bank account).
- Prioritising bills and choosing non-essential expenditure that could be cancelled.
- Dealing with benefits.

Offenders found the CAB advisors respectful, very helpful and engaging on the topic for which they had been referred. One offender recalled an activity where they sorted cards to prioritise payments that he should make.

"She spoke to me not at me, and she didn't talk down at me."

"It's easier to learn things when it's more fun."

Offenders appreciated the information leaflets that were given out at sessions as a reference at a later stage together with useful contact numbers. However, few in this small follow up had gone on to use that information.

Both the small quantitative exercise and qualitative interviews highlight how much respondents welcomed the flexibility of the one on one sessions which although designed to take them through quite a wide range of information, allowed them to discuss issues that were personal to them. One respondent reported how much he appreciated the CAB advisor being able to take immediate action by phoning a creditor to inform them of the benefits he was getting from DWP.

In the depth interviews, offenders often said that the one on one session covered more than they expected. Some had assumed that only their individual issue would be addressed, but the discussion ended up being more wide ranging. We heard both positive and negative responses to this fact; one respondent talked about how much he valued learning about new topics whilst another would have rather concentrated on the reason he had been referred feeling that other matters covered were 'over his head'.

Offenders attending workshops

Expectations of the content of workshops were sometimes quite low, particularly among residents in the hostel where attendance was compulsory and attendees were not told of the topics in advance.

"I thought it was going to be boring and irrelevant, because that's what most of the sessions are like."

"I just thought it was a good way to pass a couple of hours."

Residents in the other hostel who were forewarned of the topic were able to consider issues and prepare questions. Some approached the workshops as a 'top up' or 'catch up' on information that they were expected to need now they had left prison.

"I felt a bit out of the loop with how things worked so it was good to re-familiarise myself with how things work."

Although numbers are too small for comparison, it appears that offenders with prior information about the session they were attending were more positive about the content and its relevance to them.

In feedback at the end of the workshops offenders were far more positive. They found the training to be well delivered and informative and appreciated the informal supportive atmosphere. The trainers were also praised for their friendly and light hearted approach which put participants at ease and allowed them to ask questions throughout the workshops. The CAB trainers were well respected:

"they were really good, they know their stuff."

Nearly all participants found the language used throughout the workshop appropriate, with only one participant feeling slightly patronised. However, he understood the need to present the information clearly for all.

The prioritisation exercises in the debt session were highlighted as being useful and some suggested more problem solving exercises; role play and real life practical examples would help maintain interest.

The qualitative discussions showed how the CAB advisors had managed to both conduct the sessions and give personal advice on issues such as writing to a creditor or opening a bank account. A few felt that their queries had not been addressed as part of the group training and would have appreciated more one on one time and the provision of follow up personal support from hostel staff. However, others felt comfortable raising queries with the advisor during the workshop:

"If you are stuck on something you can pull him to the side and ask him for help."

The offenders in the hostel with compulsory attendance were more likely to give some negative feedback about sessions, or parts of sessions, that they felt were less relevant. Feedback from both the workshops and one on one sessions revealed that some offenders were very focussed on the information that they needed for their immediate circumstances rather than broader training in financial capability:

"I know what I need to know; I don't need or want to know about every benefit!"

Again, workshop attendees valued the leaflets given out for their reference and the contact telephone numbers. One resident who missed a session made a point of picking up all the handouts from the training.

4.5 Process

4.5.1 Accessing the training

Offenders attending one on one sessions

Ipsos MORI's qualitative interviews indicated that the process of attending the one on one sessions with the CAB was straightforward. After agreement that the advice and training would be useful, the OM organised and booked offenders' appointments. The time that elapsed between the OM meeting and contact with the CAB was typically short - often between one and two weeks - which was considered to be about right. One offender also felt that the fact that his OM organised the appointment with the CAB to immediately follow their probation appointment encouraged them to attend the session. Similarly, an offender who failed to make his appointment felt that he would have been more likely to attend if CAB advisors were able to visit the Probation Service offices.

Most had just one session with the CAB, but one offender had one session a week for three weeks, which was found to be effective in helping him cover a variety of topics. In terms of length, the sessions were generally found to be appropriate – lasting from thirty minutes to one hour. One suggested that it was concise, pointing them in the right direction and talking to them about what they wanted to find out. One felt that their 30-40 minute session was 'just about okay'.

The respondent who failed to make his appointment felt the training would have been more appropriate when still in prison as offenders have fewer concerns to deal with.

Offenders attending workshops

At both hostels there were few problems in accessing the workshops. At the hostel where the majority of workshops were held, (30 of the 35), the training was compulsory and offenders were not informed of the topic prior to the session. At the other hostel, residents self referred to the workshop in response to a mixture of hostel staff informing them, word of mouth and leaflets in the hostel.

Workshops ran through a series of seven topics which residents were expected to attend although there was drop out if residents left the hostel. However, this system prevented new residents joining the training until a new series began which could be seven weeks or more from entering the hostel. Whilst a more flexible system would reach more offenders, some did feel that the workshops followed a logical order starting with basic capability through to more involved issues such as pensions or insurance.

"It made sense because it built up as you do in life."

,Ä@The same objective could possibly be achieved more efficiently and with higher levels of reach by adopting the one day workshop of Project Two. Offenders receive the full programme of training although with some regard given to the benefit that some offenders felt from building up their knowledge slowly over a number of weeks with time to reflect between sessions.

At the other hostel, residents attended the workshop on a drop in basis. This allowed them to learn about subjects of interest to them – of those we talked to in our research, one had attended all sessions, one had only attended the first in the series but intended on attending all, and two had been to some of the sessions.

This approach allows more people to attend the workshops when they enter the hostel. However by providing these on a voluntary basis, it meant that residents would not attend topics that they might have unexpectedly found useful.

The timing of the workshops was important to some if it clashed with Job Centre Plus or Probation Officer appointments although this would be difficult to avoid unless training was outside office hours. Whilst the series of two hour sessions seemed to go down well, allowing offenders to absorb information over a number of weeks, one attendee felt that the topics could be covered faster allowing more time at the end for individual queries. As with all of the training in these projects, some participants will have higher financial capability, but here the majority had felt that the pitch of the course was about right.

The group size varied at each session, from two to ten people in a workshop. Generally, smaller workshops were welcomed as they were deemed less intimidating.

Delivery of the workshop in the hostel was popular, but some did suggest having some

training when in prison. One felt that this would be appropriate because of the prison culture of learning which would make it an ideal time and place. Others liked having the workshops at the hostel, when they needed to be taking action.

One thought that a pre-release check when in prison could be a good idea. This would identify actions that they need to take when they leave prison, and they would then have a post-release check list which would allow them to tick these off once they have left prison. This could be in the form of a one on one session.

Residents also stated the importance of attending the sessions soon after release from prison after adjusting to the accommodation, suggesting anything between two to four weeks after entering the hostel.

"You do need to come out of prison and let the dust settle a bit and then start the sessions."

There were also suggestions that after the workshop series was complete they should keep links with the CAB, as this will help ensure that they have been able to take the action that they have needed. For example, one resident had tried and failed to set up an account after being informed that he did not have the correct ID.

4.5.2 Knowledge and confidence of OMs

From the 32 questionnaires completed by OMs immediately after their training, over four out of five considered that the training had made them quite a lot or a great deal more confident about financial issues for offenders.

The previous assessment concluded that the training had successfully increased OMs' knowledge of financial capability and inclusion facing offenders. OMs responded positively to learning more about the challenges that offenders could face in obtaining mainstream financial products and the costs and risks of borrowing money elsewhere.

"I think that the main thing I learnt was the existence of other barriers. I did not know about other types of debt such as the fact that they could borrow money to tide them over until pay day and that this type of debt was charged at a very high interest rate..."

OMs felt more knowledgeable to talk to offenders about topics such as problems with high interest rate loans, ID issues, and prioritising debt. Indeed, the variety of responses to the question over what they would do differently in their role now showed the broad areas in which the OMs had found the training relevant to their role.

There was also evidence of increasing confidence in helping offenders.

"It has given me a little boost to know that when I sit down with offenders I have more confidence when speaking to them."

Whilst OMs often had prior experience of referring offenders to the CAB or other specialist agencies they were confident they would use this scheme. As discussed in the section on Reach, the challenge was to ensure that the offender attended any appointment as well as overcoming some logistical difficulties getting hold of CAB advisors on the phone. Efforts to streamline the referral process and improve co-ordination between OMs and the CAB would ensure a greater proportion of offenders attended their Gateway Assessments.

4.5.3 Use of the information by OMs

At the end of the OM awareness training over half (18) of the 32 completing questionnaires said they would use the information quite a lot and a one third (11) said they would use it to some extent.

By the time of the Wells Associates four month follow up, whilst over half (18) of the OMs had used the training in their work with offenders, one third (11) had yet to do so. Although numbers are small, this evidence is consistent with similar training courses where the impact of the information provided can be limited if the participant does not have the opportunity, or is not encouraged, to apply their learning in their job role. Training either needs to be targeted at those who can demonstrate how they will apply their learning or widened to help staff plan how they will adapt the information to their client group to overcome perceptions that the information 'does not apply'.

"Across the whole of the Probation Service I think it is a very good idea but in my team the age of the people we deal with makes it less relevant because I feel the training was for people who deal with older offenders who have different financial issues."

Similarly although intended to be part of the programme there was variation in the levels of in house support in the months following the training with over half (18 respondents of 32) saying that they had not received any in-house support. Those that had (around a third, 12 out of 32) valued the continuation in their training and the impact it had on their learning.

"Everyone is fully aware of this initiative and if there are any knowledge gaps we help each other out."

This was further borne out by the feedback from CAB staff in the programme who felt that although there was a core team of Offender Managers engaged with the process, there was a lack of interest from others, and little feedback on how offenders were progressing after they completed their training and whether they were implementing their action plans.

The project did encounter variation in how OMs used the FBD scoring system on the OASys database. Although immediately after the training, around a fifth (eight of 36) said that they would change the way that they do the FBD scoring as a result of the training, almost half (16 of 36 respondents) said that the training would not make any difference to the way that they complete OASys. The emphasis placed on the OASys scoring in the training could be revisited to ensure greater consistency in its use.

4.6 Outcomes for offenders

4.6.1 Knowledge and confidence

There is evidence of improvements in knowledge and confidence after all of the different workshops and one on one coaching sessions, although some resonated more with offenders than others. Whilst the numbers of offenders who completed end of workshop questionnaires is too small to present detailed figures, some indications of the impact of each session is given below.

After the **budgeting session**, all of the respondents who answered the question (26) felt they knew the difference between a luxury and essential item, although levels of knowledge in this area were quite high before the workshop. There was a modest increase in the numbers feeling confident they could budget their money.

In the **benefits** session, knowledge of what benefits they could claim; the impact of a change of circumstances and obligations to notify DWP or HMRC improved although perceived understanding of these issues seemed quite high at the outset. For example 19 of 27 respondents saying they knew what benefits they could claim before attending the session. The greatest impact was on awareness of where to go for a benefits health check rising from 9 of the 27 survey respondents at the outset to 19 by the end of the training.

Although offenders had thought they knew a considerable amount about benefits entitlements and the impact of changes in circumstances, their answers to the post workshop questionnaire demonstrate a more thorough understanding of all the factors that could impact on benefit payments.

"Illness, living arrangements (moving in with, or out of). Money, work, pay rise, etc."

"Could be you've been injured and can't work or you might have had a baby."

After the session on **debt** nearly all (25 out of 27) of those completing the survey said they could identify a priority debit compared to around half (14) at the outset and 21 said they felt very or quite confident doing so (compared to 11 at the outset). There were smaller increases in both knowledge about how to sort out debts but a greater feeling of confidence in their ability to do so (from 8 to 20 respondents). Offenders also felt more knowledgeable about where to get help.

Changes in knowledge after the **tax** session were not discernable from the small number (14) of offenders who completed pre and post workshop questionnaires. The numbers feeling they know about income tax and National Insurance hardly changed although there were improvements in the proportion knowing about tax codes and how to check them. Although we are dealing with small numbers, there did seem to be a successful rise in awareness of how to claim for tax credits.

After the **banking** session, there was a modest increase in perceived knowledge about different bank accounts and most respondents (26 out of 29) now felt they knew which account was best for them and a few more knew what to do if they were unhappy with the service from their bank. There were no discernable changes in the consistently higher numbers who felt they could understand a bank statement or use an account, moderate numbers or switch accounts and low numbers feeling able to use online banking.

With only 10 respondents completing a questionnaire after the **borrowing and saving** session, we lack indications on individual topics but it is interesting that perceived knowledge dropped on all of the topics covered from thinking about where to borrow money from to choosing where to save money and knowing where to find help, as did confidence in these areas.

Similarly, only 13 respondents completed a questionnaire after the **pensions and insurance** session, but the direction of travel around knowing where to get insurance and how to get help was positive and offenders were more likely to at least be fairly confident about getting insurance after a conviction. For pensions, by the end of the training, offenders appeared to report lower overall knowledge than when they started but there were positive improvements in knowing the difference between a private and state pension and where to get help to choose the right pension.

In total, the outcomes in terms of knowledge and confidence for hostel residents taking part in the workshops presented a more mixed picture than the self assessments made by offenders trained in prison settings in Project Two. First we should remember that the hostels contained

a high proportion of sex offenders who are generally better educated and have greater success in the labour market after imprisonment than the wider prison population. Second, the numbers of questionnaires completed was very low and the results could be skewed by the response behaviour of a small number of offenders if they attended all the sessions.

Substantively, as found in the qualitative research for Project One, raising awareness about issues can lead to a drop in perceived knowledge as participants recognise how much they did not know previously. A larger sample would also have enabled us to look for differences according to whether the offender attended as part of the compulsory programme or on a voluntary basis.

Evidence from the qualitative interviews showed how the sessions were seen as short and informative but not long enough to build confidence. Also, without one on one support, it did not address some of the underlying issues:

"It helps by taking off some stress and worry but that is all really, it doesn't put money in the pocket."

4.6.2 Action and intention to act

Intentions to act after the training were largely positive.

After the **debt** session, two thirds of the 27 respondents intended to sort out their debts with only two not planning to act and just under half intended to seek advice. After a one on one session, an offender taking part in a qualitative follow up interview had talked through a payment plan with his landlord after the training and others had prioritised debt repayments.

Debt was also the most common issue where offenders sought further training and advice to help them; one offender found the session itself to be the critical nudge to act on an issue.

After the **budgeting** session, 25 out of the 29 respondents planned to keep track of their money and 20 out of the 29 believed they had picked up useful tips to cut costs. The qualitative follow up after the workshops revealed how participants were thinking more carefully about how their benefit would last the full fortnight.

Ten of the 14 attendees at the income session had resolved to check their tax code whilst 11 were going to find out if they were entitled to tax credits.

Eight of the 13 respondents to the **pensions and insurance** training questionnaire intended to buy insurance and the same number were now going to think about saving for retirement. Of those who already had a pension, some were going to look at changing their arrangements.

Whilst over half of those receiving the **benefits** training felt they would now find it easier to get help with benefits, only nine of the 27 respondents intended to get a benefits health check. Others felt it wasn't necessary until a change in circumstances or simply that they were getting their entitlement already. In the workshop follow up interviews, some of the respondents were now claiming new benefits after reviewing their entitlement.

Encouragingly, out of 11 respondents in the **banking** session who did not have a bank account, nine thought they would open one following the session and this was borne out in the qualitative follow up interviews. Of the 16 who already had a bank account, nine thought they would use it differently. Only two offenders thought they would switch to a new account. Again there was evidence from the qualitative follow ups to the workshops of offenders being better informed about their banking rights:

"I went to Abbey and I actually knew I had the rights to a £50 overdraft."

"I opened a basic bank account which I didn't know existed...I didn't have any ID so I had to get these basics sorted as well as getting a birth certificate."

However, in a follow up interview to a one on one session, an offender still felt intimidated entering a bank and would have liked the CAB to call the bank on his behalf.

A few respondents showed no intention to act, whilst some just focussed on getting more advice on issues either from literature or the CAB. By contrast, others had even used their learning to help partners and other family members.

4.7 Conclusions and recommendations

Reach

This project faced the greatest challenges to engage offenders once they were in the community using staff from the Offender Manager Team. The 94 OM's eventually trained fell short of the target and, although 180 offenders had received Gateway Assessments, by March 2010 there were difficulties in engaging offenders to attend follow up appointments with only 82 attending coaching sessions. Staff adapted the delivery of the programme to maximise the use of the assessment interview to deliver advice and training. Similarly the 68 offenders attending workshops in the two hostels selected for the programme fell short of the programme targets and sessions were not available as regularly as intended.

Clearly, delivering training to offenders in the community, with the help of OM's with competing priorities, will encounter far more difficulties than engaging offenders in prison environments. Staff are working with individuals often with chaotic lives and high needs in many areas that they must address. Some of those who had served a custodial sentence felt that they would have been better placed to receive the training whilst still in prison, but for those serving a community sentence this was the only opportunity to access them.

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. Although there was a logic to offering a series of seven workshops and requiring offenders to wait until a new series began to register, reach could be increased by allowing residents to join the training at the earliest opportunity or offering whole day workshops as in Project One to ensure that offenders received the full programme of training and maximise efficient use of training resources.

Content

The content of the OM awareness training was well received and the handouts were highly rated. However, those on this course were mostly voluntary referrals with higher than average levels of engagement in the subject. Training that reached a broader mix of OM's may have to deal with lower levels of predisposition to the subject.

The content of both the workshops and one on one sessions delivered by the CAB advisors was praised by offenders. They respected the trainers as authoritative and independent and responded well to the exercises devised to communicate the information. Again leaflets and handouts were useful to take away from the training.

Process

Accessing the training

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 OM's. However, given the high drop out rate between assessments and one on one coaching, it was practical to maximise the use of the initial assessment plus any actions that can be taken to make the appointments conveniently timed or located for offenders would improve the take up.

Similarly, offenders attending workshops in their hostels found them convenient and clashes with other appointments, although inconvenient for some, is hard to overcome. Some felt that the training would have been better timed before their release but others appreciated the sessions at the time they were having to deal with immediate financial concerns. If attendance is made compulsory, it should be accompanied by information about the programme being offered so they can prepare questions.

Knowledge and confidence of OMs

OMs arrived at their training with some breadth of experience in talking to offenders about their money and referring people to the CAB and other specialists. After training OMs felt more able to offer basic advice and were confident in the referral process. Again, the challenge may be more to address the difficulties with organising offenders in the community to attend appointments once they have been identified as having an FBD need.

Outcomes for offenders

The reported outcomes for offenders, although drawn from a low base, indicates some positive, but not universal, improvement in knowledge and confidence across the topics covered. It appears that offenders sometimes had unrealistically positive perceptions of their knowledge in some areas that were challenged by the provision of more detailed training. But whilst overall knowledge did not always appear to rise, awareness of specific products such as basic bank accounts or benefit entitlement did resonate and was translated into action.

Workshop attendees were looking for some follow up one on one support either from the CAB or staff in their hostel to talk through their issues and help plan their 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.

5. Comparative Conclusions

Each chapter has concluded with recommendations specific to that programme and the detail of those observations is not repeated here. Instead we look thematically at the lessons that can be learned from the combination of these projects when considering how best to deliver high quality financial capability training to the greatest number of offenders.

5.1 The training environment

Project two demonstrated the advantages of delivering training to offenders serving a custodial sentence whilst still in prison. As well as some logistical advantages to reaching large numbers of prisoners in one location, some offenders highlighted the advantage of undertaking the course when they had more time available than after they were released.

For those that have been released, or for those serving community sentences, conducting training in hostels is successful in engaging offenders using such accommodation although it does not reach the wider ex-offender population. However, one on one appointments with specialist agencies such as the CAB should, wherever resources allow, be carefully planned around the offender to reduce the likelihood of drop out. The responses of the CAB advisors in Project Three in adapting the initial Gateway Assessments to include training and advice in case the offender did not attend his or her subsequent appointment was a practical and effective way to maximise the use of the contact.

5.2 Trainers and advisors

Training conducted by CAB specialist advisors was highly valued by staff and offenders alike for the quality of the content and delivery. However, to achieve a wider reach to the financial capability programme, Project One showed that staff working with offenders can be effectively trained to offer a range of basic financial guidance and training to a very large audience. However, some offenders were concerned to retain access to specialist advisors for more complex issues. To maximise the delivery of group workshops, staff courses may need to focus more on building confidence in delivering training to offenders as well as the information itself.

Projects Two and Three also showed the importance of raising awareness among staff in order to identify offenders with financial guidance needs and refer them to specialist advice. Here there is a trade off between reaching a larger number of staff through basic awareness raising (such as Project Two's use of general staff training to cover financial capability) to raise the profile of the programme but without necessarily increasing the knowledge and confidence of staff to offer basic guidance themselves or to rely on voluntary self-referral to training (such as the Offender Managers in Project Three) at the risk of concentrating too narrowly on a 'core team' of motivated staff who become knowledgeable and confident but without wider sign up to the programme by colleagues.

The use of peer information advisors in Project One was an innovative way to raise awareness of the guidance on offer and can improve reach by making contact with offenders who may not wish to raise their money problems with correctional staff. The challenge here is sustaining resource to train peers on a rolling basis to overcome prison population change.

5.3 Organisational 'buy in'

All of the projects demonstrated the importance of achieving buy in for any programme both from 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.

5.4 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.

5.5 Format of the training

All of the staff group training formats were successful in raising knowledge and confidence. The more intensive two day course for correctional staff in Project One was appropriate for their greater role in taking forward the delivery of training. Shorter half day workshops were sufficient to raise awareness for those playing a signposting role. 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.

All of the offender training used a mixture of group workshops and one on one training. As well as reaching a larger number of offenders and delivering efficiency in use of trainers' time, the whole day workshops in Project Two showed a positive impact on offenders' knowledge and confidence in dealing with money matters. The series of shorter workshops in Project Three showed less consistent results and with the weekly sessions placed more extended demands on CAB staff; although the sample size of the survey was too small to be conclusive and the residents' characteristics differed from the wider offender population.

Although resource intensive, the evidence showed that the training is most effective when it can be supplemented by one on one advice that can be tailored to the offender's level of financial capability and issues of concern. Some benefitted from such advice before the workshop whilst many appreciated follow up appointments to go into more depth on their problem and draw up action plans. Offenders value being able to set up these appointments promptly after the workshop while the training is still fresh in their minds.

5.6 Information

Both staff and offenders alike responded very positively to all of the course materials they were provided with. They used them for their own reference and to share with offenders. Peer information advisors valued leaflets and information to add authority to any advice they were giving to others.

In turn, those conducting any offender training could benefit from more information about their levels of financial capability and concerns prior to any workshops in order to gauge the level of training required.

Appendix A: Qualitative recruitment

All of the qualitative recruitment was done with the active support of the FSA and delivery partners for each scheme.

In order to explore how action-orientated the workshops held in prison for Project One were, offenders were also interviewed out of custody. Therefore, all interviews in the community or project one and three were arranged to coincide with appointments offenders had with their Offender Managers. Ipsos MORI liaised with Offender Managers to arrange appointment times, during which a researcher would call to ask them if they would be happy to be interviewed and to carry out the interview itself. To improve the response rates, a –£10 high street voucher incentive was offered to all offenders in the community.

Despite the design of the above approach, this type of recruitment proved challenging. The research team were highly reliant on the involvement of the CAB, NOMS, prison staff and Offender Managers. Where appointments were made to telephone offenders, this did not necessarily result in an interview; offenders could still refuse, they may have missed their probation appointment, or there were difficulties in contacting the Offender Manager.

For those living on the Approved Premises, the CAB staff facilitated Ipsos MORI in liaising with the manager of the Approved Premises. Offenders who had attended workshop training were then identified by the manager and appointments were arranged to carry out the interviews by telephone. Again, Ipsos MORI was highly reliant on the cooperation of the CAB and the hostel manager. In addition, the sample of those who had experienced this type of training was small, given the level of recruitment required. A face-to-face approach was initially suggested, so researchers could go to the hostel and explain the research in full to participants before inviting them to take part. However, due to security issues this was not possible. Therefore, a telephone approach was adopted. Offenders were offered a –£10 high street voucher, which was increased when the sample was exhausted.

For Project Two those in prison were also recruited following their one on one surgery session. This involved reliance on NOMS Wales to gain the buy-in of both prisons in South Wales.

In Project Three, where all participants were already in the community, offenders who had had Gateway Assessments in the six month prior to fieldwork were identified. This time frame was used to ensure the maximum number of offenders were included, offenders had had time to take action after experiencing the training, but also to reduce the time in which issues recall might affect the data too greatly.

Appendix B: Statistical reliability in quantitative research

The respondents to each of the questionnaires are only samples of the total "population", so we cannot be certain that the figures obtained are exactly those we would have if everybody had been interviewed (the "true" values). We can, however, predict the variation between the sample results and the "true" values from knowledge of the size of the samples on which the results are based and the number of times that a particular answer is given. The confidence with which we can make this prediction is usually chosen to be 95% - that is, the chances are 95 in 100 that the "true" value will fall within a specified range.

For Project One in this research (looking at correctional staff training) we know that the total population who took part in the training during the period of this assessment was 180, of which 177 were sampled. Therefore, the table below illustrates the predicted ranges for the different percentage results at the "95% confidence interval" for this survey.

Size of sample on which survey results is based	Approximate sampling tolerances applicable to percentages at or near these levels		
	10% or 90%	30% or 70%	50%
	+	+	+
177 interviews	0.6	0.9	1
Source: Ipsos MORI			

For example, for this survey of 177 where 30% give a particular answer, the chances are 19 in 20 that the "true" value (which would have been obtained if the whole population had been interviewed) will fall within the range of plus or minus 0.9 percentage points from the sample result.

Where questions were the same across both pre and post questionnaires, these differences were tested for statistical significance for the following elements of projects:

- Project one with correctional staff: pre and post workshops (177 pre-training and 177 post-training).
- Project two in a prison setting: pre and post workshop (254 pre-training and 225 post-training).

Paired sample t-tests were used to look for differences. Tests of significant differences between the findings for each group were applied to the results at a 5% significance level.† This means that there is at most a 5% chance of reporting a†significant underlying difference†within the population when there isn't one (i.e. a 'false positive'). All differences mentioned in this report for the two elements outlined above are statistically significant at this level.

Appendix C: Representativeness of the Project One follow-up survey

The charts below present the occupational groups of respondents to the workshop survey, with an achieved sample of 177 staff, and then the follow up survey with 50 respondents. Without linked records we must assume that staff gave consistent answers about their occupation although given the overlap between some categories this may not be the case for all groups.

- Prison resettlement staff are the largest single group in both surveys, comprising 34% of workshop respondents and 26% of those in the follow up.
- Prison officers represented one in five (19%) of the workshop respondents but only one in ten of the follow up sample (10%). Their views and experiences are therefore under-represented in the final stage of the assessment.
- Staff in the voluntary sector are over-represented in the follow up study forming 22% of the sample compared to 14% of the sample at the workshop stage.
- Probation officers are also over-represented in the follow up study rising from 6% of workshop respondents to 14% of follow up respondents.
- Although a small proportion of the total sample, but staff in probation education or training were less likely to take part in the follow up, falling from 8% to 4% of the sample.
- Differences among other groups were small.

Job description (workshop respondents)

PRE Q1. Which of these best describes your job?

%

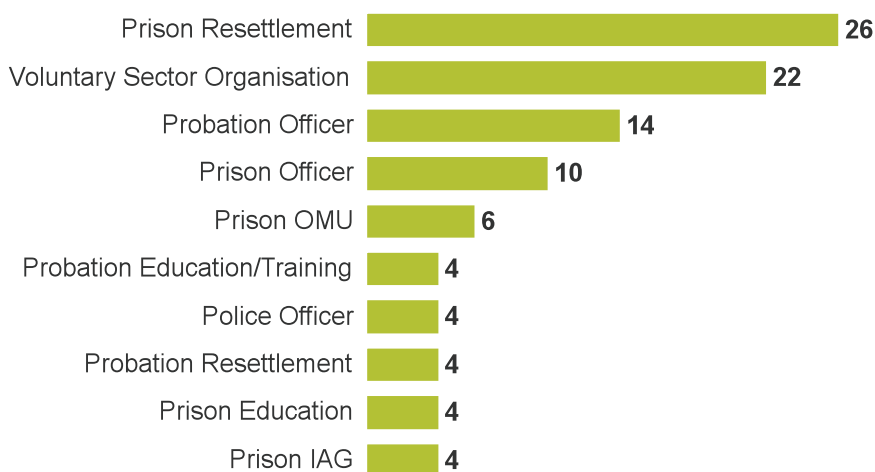


All who answered this question (177)

Job description (follow up respondents)

Finally, which of these best describes your job?

%



All who answered this question (50)

Appendix D: Vale of Glamorgan CAB Case Data

The case data below shows the topics discussed at advice sessions for 2009 for each quarter.

Category	Q1	Q2	Q3	Q4	Total	Col %
Benefits	13	12	12	5	42	14%
Con	0	0	0	1	1	0%
Debt	58	24	32	3	117	38%
Education	2	0	0	0	2	1%
Employment	5	0	0	0	5	2%
Finances	9	2	9	5	25	8%
Health	4	0	4	0	8	3%
Housing	19	12	14	4	49	16%
Imm	2	1	1	0	4	1%
Legal	15	4	5	3	27	9%
Other	4	0	0	0	4	1%
Relatives	4	5	5	1	15	5%
Tax	0	0	4	0	4	1%
Tra	0	1	0	0	1	0%
Utilities	2	2	2	0	6	2%
Total Issues	137	63	88	22	310	100%

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