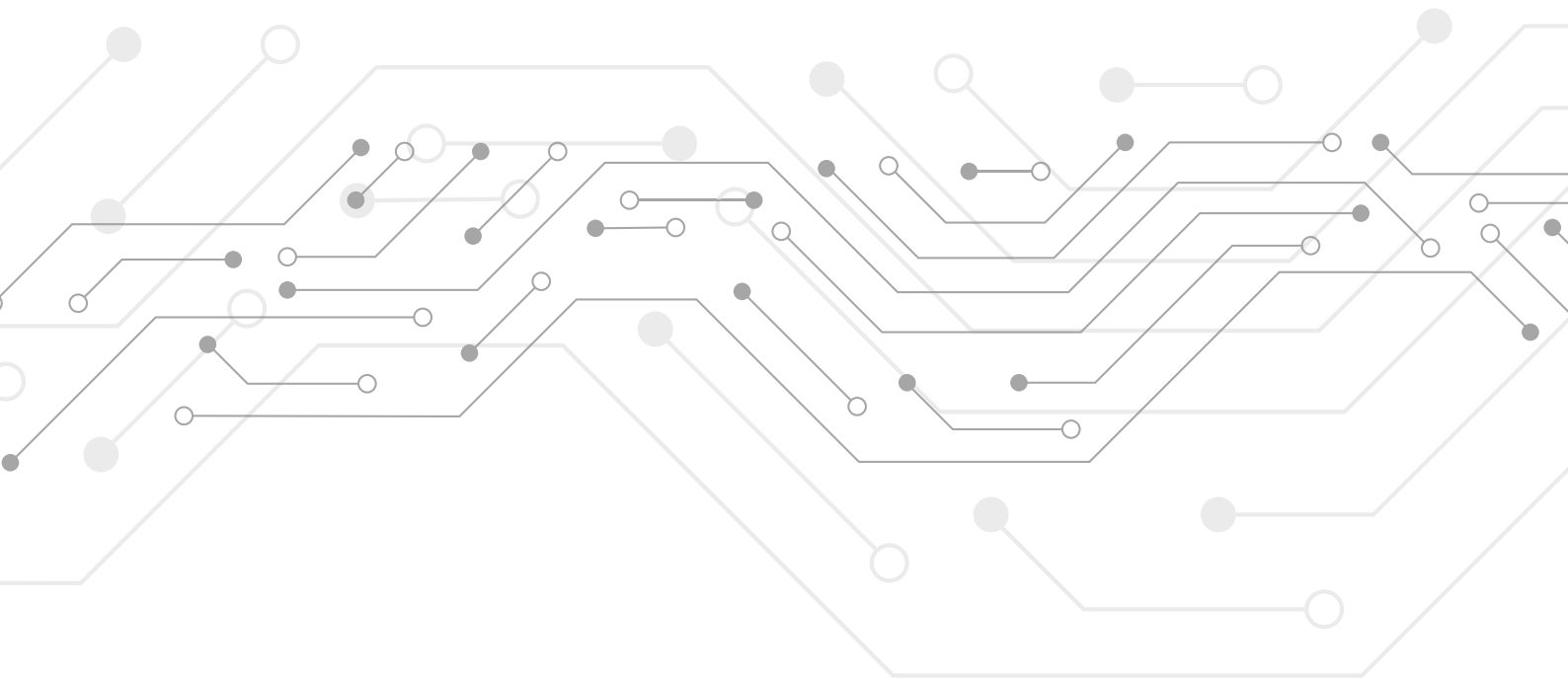


Finance, Benefit and Debt Services Evaluation

Community Rehabilitation
Company Evaluation Series



November 2021

ingeus



Ingeus commissioned an independent, external consultant, Russell Webster, to undertake a series of evaluations on a range of interventions which Ingeus delivered as the lead organisation in the Reducing Reoffending Partnership (RRP), alongside Change, Grow, Live, and the St Giles Trust; which operated the Derbyshire, Leicestershire, Nottinghamshire & Rutland (DLNR) and Staffordshire & West Midlands (SWM) Community Rehabilitation Companies (CRC) between 2015 and 2021. This evaluation focuses on the Finance, Benefit and Debt (FBD) interventions delivered to people in prison across both CRC areas.

Chapter 1 summarises the research evidence on the links between debt and reoffending, Chapter 2 describes the work undertaken, and Chapter 3 presents the outcomes achieved and overall conclusions.

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Executive Summary

The context

The context for work helping people in prison address issues of finance, benefit and debt (FBD) is clear. The research base shows that FBD issues are experienced by a large proportion of people in prison and that addressing these needs helps to reduce their reoffending risks. We also know that people in prison have, historically, rarely received good quality help around these issues and that interventions were often provided at the least effective point in their criminal justice journeys (for example, directly prior to release when there was not sufficient time to resolve them properly).

The service

For this reason, the Ingeus-led Reducing Reoffending Partnership (RRP) invested significantly in FBD work. In the Derbyshire, Leicestershire, Nottinghamshire & Rutland (DLNR) Community Rehabilitation Company (CRC) area, the organisation created a dedicated FBD lead role within the through-the-gate team to improve this area of service delivery. In the Staffordshire & West Midlands CRC area, Ingeus adopted a different approach, building on a long-term partnership with Birmingham Settlement to commission an expert FBD service for people in prison in Staffordshire and the West Midlands.

Although adopting different approaches for each CRC, there were a number of common critical success factors:

- Identifying a skilled and committed money advice expert to lead the FBD service, supported by a wider team of trained advisors.
- A proactive approach which adapted service provision to the needs of different custodial establishments, critically delivering the service on prison wings when needed.
- The rapid response to particular areas of need which were uncovered throughout the course of the work (specialist provision for women in coercive relationships and workshops for long term prisoners who would need to come to terms with the digitisation of banking and benefits systems on release).
- Use of peer advisors and peer mentors both to co-produce accessible and meaningful resources and to extend the reach of provision.

Outcomes

The success of the FBD service is evidenced by the high numbers of people receiving the intervention and the significant outcomes. Although the model of intervention differed in each CRC, both areas used an Ingeus-wide dashboard to report data in the same format. The outcomes below cover a full three-year period of the FBD service from April 2018 to March 2021 during which time a total of 30,266 people were released from prison across the Midlands.

- More than half these individuals (16,920, 56%) received a direct FBD intervention with information, advice and support on how to manage their finances successfully.
- More than three quarters of these people in prison (23,933, 79%) were given help to ensure that they had a valid form of identification on their release to facilitate opening bank accounts, claiming benefits and other official administrative tasks. Almost one in nine (3,260, 11%) were helped to establish a bank account for the first time.
- The level of debt negotiation provided to this client group was also on a colossal scale with a total of 12,873 creditors contacted in relation to debts of almost £15 million¹ re-negotiated, or in any many cases, written off.

The positive findings of this evaluation match the views of the detailed investigations of Her Majesty's Inspectorate of Probation (HMI Probation) through their formal area inspection process. Throughout the period of time covered by this evaluation, HMI Probation² increased their rating³ of the DLNR CRC resettlement service from "Good" to their highest (and rarely awarded) level of "Outstanding". The inspectorate also increased their rating of the SWM CRC resettlement service⁴ from "Inadequate" to "Outstanding".

Going Forward

Ingeus has created a clear model for delivering help with FBD issues to large cohorts of individuals, offering both a service which helps people address pressing problems and one which equips them with key skills and resources (including proof of identity and a bank account) to manage their finances effectively in the future. Ingeus has both the trained staff and a range of tried and tested advice and information materials to take forwards into any new work in the FBD arena.

¹ £14,910,178

² HMI Probation (2020) An inspection of probation services in: Derbyshire, Leicestershire, Nottinghamshire and Rutland Community Rehabilitation Company

³ HMI Probation use a four grade assessment system: Outstanding, Good, Requires Improvement and Inadequate.

⁴ HMI Probation (2020) An inspection of probation services in: Staffordshire and West Midlands Community Rehabilitation Company

Chapter 1: Debt and re-offending

Overview

In 2004, the National Offender Management Service (the predecessor to Her Majesty's Prison and Probation Service, HMPPS) set out seven pathways⁵ in their National Reducing Re-offending Action Plan to provide a framework for working with offenders and providing services in relation to reducing reoffending. The pathways were Accommodation, Education, Training and Employment, Health, Drugs and Alcohol, Finance, Benefit and Debt, Children and Families and Attitudes, Thinking and Behaviour. The publication of the pathways integrated these seven criminogenic topics into the heart of criminal justice policy, planning and service delivery. Prison and probation staff were required to ensure that all service users had access to help in each of these pathways.

The continuing importance of helping people in prison with finance, benefit and debt (FBD) issues prior to their release was confirmed in HMPPS Through-the-Gate (TTG) Instructions and Guidance published in October 2018. This guidance identified four mandated pathways which through-the-gate providers were required to deliver to people in prison pre-release:

1. Accommodation
2. Employment, Training and Education
3. Finance, Benefits and Debt
4. Personal, Relationships and Community.

The specification included in this guidance divides service delivery into two sections. Level 1 service was expected to be provided to all prisoners:

- Identify issues with financial management and debt
- Identify and provide bespoke advice on dealing with financial management and debt
- Signpost to other services including Job Centre Plus and DWP still working within prisons.

⁵ The seven pathways were subsequently expanded to include two women-specific pathways.

Level 2/3 service was to be delivered to all prisoners with an identified need:

- Provide / obtain debt advice including obtaining identification
- Make arrangements to pay down any housing arrears
- Help benefit claimants to notify authorities to suspend payments whilst in custody where appropriate
- Make arrangements to pay down any other debts
- Identify all income options and make referrals for budget planning
- Support with opening a bank account including obtaining identification.

For all levels of service delivery, the purpose of this work was threefold:

1. To reduce / eliminate debts
2. To maximise income
3. To improve money management skills.

Levels of need

A joint prison and probation Inspection of Through the Gate Resettlement Services for Prisoners Serving 12 Months or More⁶ published in 2017 identified the main areas of prisoner needs against the pathways using a combination of access to official recording systems and interviews with TTG staff and prisoners. The inspection report found that 52% of short-term prisoners (those serving sentences of less than 12 months) and 43% of long term prisoners (those serving sentences of 12 months or longer) had needs relating to FBD.

Despite these high levels of need, the inspectors found that the current system was not successfully meeting these needs in many cases⁷:

“Many of the prisoners we met had arrived in prison with financial problems. They should have been the most straightforward issues for Through the Gate staff to identify and to resolve more readily at the very beginning of the sentence. In reality this rarely happened as prisoners spent little time in local prisons.

As CRCs are only contracted to provide Through the Gate services at the beginning and end of sentences, there was a long period for most prisoners when they could not get assistance to resolve debts or fines. The consequence of this was that by the time pre-release involvement commenced, there was no time left to contact creditors or courts. Some

⁶ Criminal Justice Joint Inspection (2017) An Inspection of Through the Gate Resettlement Services for Prisoners Serving 12 Months or More

⁷ Ibid. page 22

prisons told us that they had previously had debt counselling available to all prisoners under a contract funded by HMPPS, which had been removed once Through the Gate was introduced.

In some prisons, booklets were given to prisoners to help them resolve debts themselves, but in most cases we thought this was too little too late, even where the prisoner had enough motivation and the ability to write letters without assistance. We saw too many cases where it was apparent from the start of sentence that there were outstanding fines, rent or mobile phone contracts, and no action was taken before release. This added to the number of problems prisoners had to face in the early days after release.

Some prisoners do not have their own bank accounts, and this can cause lengthy delays in claiming benefits. We expected that all the prisons we visited would be able to arrange bank accounts where needed. We saw some cases where this was recognised and assistance was given, but in others this need was recognised too late or overlooked completely.”

Matters had not improved two years later, when probation inspectors published a thematic inspection into post-release supervision for short-term prisoners⁸:

“Through the Gate staff’s work to support prisoners with finance, debt and benefits was disappointing and defaulted to signposting them to other services. Less than 10 per cent of relevant cases were recorded as having appointments arranged before release. There was little evidence of communication with Jobcentre Plus staff based in the prisons, and relevant information was not being recorded or passed to responsible officers in the community.”

The impact of FBD advice

Johanna Rosser in a 2019 debt advice research report⁹ jointly published by HMPPS and the European Union European Social Fund helpfully summarises the evidence base:

“In terms of reoffending, there is a large amount of research that suggests debt and financial advice is beneficial for those in prison. Research conducted by McNeil and Whyte (2007) focused on finding the main risks of reoffending. Financial insecurity and debt problems were found to be one of the most important risk factors. Sheehan, McIvor and Trotter (2007) also researched risk factors into reoffending and found that finance support and debt support were one of the nine identified factors that influence the likelihood of reoffending. A further study found that prisoners who received debt management help and advice, along with mental health support and employment training, were less likely to reoffend (Sheehan, McIvor and Trotter, 2007). Another study into successful prisoner rehabilitation found that prisoners should have a clear release plan and that prisoners with

⁸ HM Inspectorate of Probation (2019) Post-release supervision for short-term prisoners: The work undertaken by Community Rehabilitation Companies page 38

⁹ Rosser, J. (2019) Does Providing Debt Advice to Offenders Have an Impact on Life After Prison? HMPPS & ESF

outstanding consumer or tax debt should receive the appropriate legal advice and counselling to reduce their chances of reoffending (Maruna and Immarigeon, 2004)."

Conclusion

The context for work helping people in prison address issues of FBD is clear. We know that FBD issues are experienced by a large proportion of people in prison and that addressing these needs helps to reduce their reoffending risks. We also know that people in prison were rarely receiving good quality help around these issues and that interventions were often provided at the least effective point in their criminal justice journeys (directly prior to release when there was not sufficient time to resolve them properly).

For this reason, the Ingeus-led Reducing Reoffending Partnership invested significantly in FBD work. In the DLNR CRC area, the organisation created a dedicated post of FBD lead within the through-the-gate team to improve this area of service delivery. In SWM CRC, Ingeus adopted a different approach, building on a long-term partnership with Birmingham Settlement to commission an expert FBD service for people in prison in Staffordshire and the West Midlands. The next chapter describes the work undertaken in both CRC areas.

Chapter 2: Service delivery

Overview

As described above, Ingeus adopted a different approach to delivering support with finance, benefit and debt (FBD) in each of its CRC areas; as a result this chapter is divided into two parts with the approach in each area described in detail.

East Midlands

The creation of the through-the-gate FBD service in DLNR CRC was characteristic of the Ingeus approach in that it was developed at the suggestion of a frontline practitioner rather than by Senior Management Team decision. Patrick Bannigan was a TTG worker with an expertise in FBD through his previous employment at Citizens Advice, he was also a member of the Institute of Money Advisers and was able to adopt money advice best practice in developing a range of information, advice and advocacy work to help people in prison address their benefit and debt problems prior to release.

Ingeus created a new post in order to support the development of a specific FBD service. Ingeus had already assessed that the current approach of screening prisoners on arrival for FBD concerns but only addressing these shortly before release was ineffective. In order to ensure that the FBD support package to be developed was appropriate, Ingeus also undertook extensive consultations with the Fines officers at the local Magistrates' Courts to develop an up-to-date understanding of their processes and requirements. The FBD approach in DLNR CRC included a wide range of interventions, all constructed on the principle that, wherever possible, people in prison should be encouraged to take ownership of their financial issues and problems, acting to resolve them themselves in order to gain or regain control over their own lives.

Mr Bannigan also provided training and consultancy support to Ingeus resettlement workers to enable them to provide FBD advice, information and guidance to people within prison with less complex needs.

Court fines

Ingeus developed a system which ensured that all TTG workers who undertook the original screening

with new prisoners asked a simple question as to whether an individual had debts or fines. Anyone who disclosed that they did have financial concerns in these areas received a casework service from the specialist worker who followed best practice and contacted as many creditors as possible, explaining that an individual was incarcerated and was unable to meet their debt and asking for the debt to be frozen or, if possible, written off.

Service users were given copies of these standard letters and were advised to keep all the replies from creditors. The service was heavily advertised in different ways throughout the prison, through notice boards, prisoner forums, library posters and staff awareness with a clear message that people in prison could seek help at any time throughout their sentence.

A system was also put in place to ensure that the Community Offender Manager responsible for supervising an individual on release had full information about these debts and creditors and could refer the service user to appropriate helping services in the community once they were discharged from prison.

During the course of this work, the DLNR CRC FBD service helped people in prison deal with a wide range of debts totalling approximately £10 million.

Setting up a bank account

Managing finances successfully in the 21st century without a bank account is almost impossible. Almost all benefit payments are now paid directly into the recipient's bank account. Additionally most employers pay direct into bank accounts and the payment of bills by other means usually incurs a surcharge of some form. Nevertheless, many people in prison do not have a bank account and opening an account while a serving prisoner has always been problematic with the amount of help and advice available varying considerably between different prisons. The advent of a national TTG service improved matters with all resettlement prisons allocated a provider bank. Nevertheless, many people were still being released without bank accounts. Mr Bannigan advertised the details of the provider bank in all of the prisons at which he worked and shared information with the rest of the resettlement team on how to help people apply. This publicity campaign greatly enhanced take-up within prisons in the East Midlands.

However, this prison banking system was not available to all prisoners, particularly those on short sentences or people convicted of certain offences who were refused accounts by the provider bank. In order to ensure that as many prisoners as possible had access to a bank account on release, Ingeus developed links with a range of local Credit Unions in addition to negotiating with a number of local High Street banks to consider applicants on release who carried an agreed and approved form of photo ID organised by the TTG team.

To ensure that as few prisoners as possible fell through the gaps in the system, Ingeus also ran a community surgery in Leicester for anyone who was released from custody without a bank account. Ingeus staff would then accompany that individual to a local bank and help them set up an account.

Money management

In order to assist as many people in prison as possible to develop their skills in the FBD arena, Ingeus designed a short intervention money management course which was delivered to small groups of prisoners throughout the East Midlands prison estate with the prime purpose of equipping them with the skills to live on benefits without getting into debt. The course was designed to be practical and easy to comprehend. Ingeus trained a group of prisoner mentors to deliver the course so that as many people in prison got the opportunity to develop their financial skills. The money management course focused predominantly on budgeting, how to survive on limited income and managing debt. This intervention was delivered to several hundred people in prison over a three year period.

Financial control as an element of domestic abuse

Throughout its work across prisons in the region, Ingeus became aware of a recurrent issue of women in prison who had been the victims of domestic abuse where financial control had been a key element of the coercive control they experienced. In order to meet this need, Ingeus developed an intervention targeted at women prisoners which sought to help people become aware that financial control can be a form of domestic abuse, explore how financial control could impact on their lives and explore a range of safe solutions and learn about sources of help. Again the intervention was delivered jointly with trained peer mentors. Because discussion of domestic abuse could be a re-traumatising experience for many women in prison, Ingeus developed an approach which included having the peer mentors follow up with course members on the day following the intervention to offer support. This intervention was trialled in two women's prisons prior to the lockdown necessitated by the pandemic.

FBD support for long-term prisoners

Positive feedback from this range of initiatives reached prison governors who asked Ingeus to consider what help and guidance prisoners being released after a long sentence needed if they were to succeed on licence and not be recalled to prison. Ingeus worked with peer support prisoners at HMP Dovegate to research and co-produce a package of money management support targeted at long term prisoners. The package was designed to be delivered as a small group intervention, but was also produced in a way that it could work as a self-help pack for individuals who had not had the opportunity of attending the group. The pack was far-reaching and covered a wide range of issues including: parole conditions; Universal Credit and other benefits; modern money (contactless payments etc.); how to register with a GP; the Internet, Broadband, Wi-Fi and mobile phones; changes in car technology and how to pay bills. There was

a particular focus on changes in the digital economy of which long term prisoners were unlikely to have had experience.



Awards and recognition

The work of Pat Bannigan (pictured) and his colleagues in the resettlement service have touched the lives of thousands of people in contact with the criminal justice system in the East Midlands. Mr Bannigan became known as “The Money Man” within the prison and probation services and has become the go-to person for help with any issue which makes life difficult for people transitioning from prison to the community. His reputation has spread across the probation service and officials within Her Majesty’s Prison and Probation Service and the Ministry of Justice routinely contact him to consult on FBD issues. Mr Bannigan has been commended by Her Majesty’s Inspectorate of Prisons for England and Wales for his FBD

work and won a prestigious Butler Trust award for his work in 2020/21. Some of the tributes paid to him by managers, colleagues and partner agencies are set out below.

“Pat is a wonderfully kind and generous man who demonstrates his commitment and passion in everything he does. I have no idea how he manages to deliver such excellent services across so many different establishments and the feedback from colleagues and service users alike is always exceptional. Then, on top of that he manages to design and deliver training for his colleagues across RRP, constantly spotting things that may help and working out how to do something about it. And if all that wasn’t enough, he also keeps a close eye on developing needs and emerging research and has designed a number of new interventions for us, usually before we have even realised we need them! Always thinking of others, Pat excels in his role and brings innovation, drive and enthusiasm to work every single day.”

[Carrie Peters, Head of Resettlement]

“Pat is an absolute star and well respected by the staff and the service users at HMP Foston Hall. He has delivered with integrity, understanding and empathy a programme that has ensured that the women who have attended have felt safe and benefitted from this advice. I’m not sure how Pat manages to work with such demands, but he does and he does it with a big smile on his face!! Well done Pat for doing such a brilliant job and making a difference!”

[Nic Holland, Resettlement Unit Manager, HMP Foston Hall]

“To produce and present information for use by the resettlement teams takes meticulous attention to detail and considerable IT knowledge. Pat has successfully created a work programme that gives his colleagues confidence

when dealing with these issues and, in turn, empowers service users to gain a better understanding of financial management – perhaps for the first time in their adult lives. These achievements are evidence of his expertise, but I have also heard of Pat's incredible warmth, innovation and positivity. He radiates calm that staff members find reassuring as Pat's 'can do' approach guarantees a resolution to the difficulties they are facing. An amazing team player who is happy to act on his own initiative when required."

[Adam Hart, Chief Executive Officer, DLNR CRC]

Staffordshire and West Midlands

In the SWM CRC area, Ingeus developed a different approach, again building on local expertise but this time that expertise was based within Birmingham Settlement, one of the city's oldest charities, which had been a long-term partner of SWM CRC and its probation trust predecessors.

Again, the service was led by a person with extensive experience both of the technical knowledge of key FBD issues – benefit rules, the legal procedures to prevent evictions etc. – but also of the needs of people in contact with the criminal justice system. Kamram Latif of Birmingham Settlement had many years' experience of providing FBD advice to people on probation supervision in the community. He developed a model of work which sought to maximise the number of people in prisons in the West Midlands receiving help with their FBD problems. Ingeus and Birmingham Settlement developed a two-tiered service:

1. Mr Latif provided FBD information, advice, guidance and advocacy to people in prison with complex money problems and undertook negotiations with creditors as a Financial Credit Authority authorised debt adviser.
2. He and Birmingham Settlement provided training and consultancy support to Ingeus resettlement workers to enable them to provide FBD advice, information and guidance to people within prison with less complex needs.

This two-tiered approach ensured that all people in prison in the SWM CRC area received the level of support they required with FBD issues. We illustrate the description of the range of FBD services provided below with (anonymised) case studies.

The FBD service was available to people in every prison in the area with referrals made via Ingeus resettlement workers. The service was delivered differently in each prison, sometimes in a dedicated room, other times on the wing. Many prisoners were on remand or serving short sentences and needed very fast response times, often to prevent eviction. This was particularly the case at HMP Drake Hall for women prisoners where eviction would often affect a whole family.

Interviewees from both SWM CRC and Birmingham Settlement agreed that the partnership approach had

been very effective with excellent working relationships between staff in both organisations. It is clear that the partnership resulted in Ingeus resettlement workers gaining considerable knowledge around FBD issues which enabled them to offer expert advice to a very large number of people in prison (full details in next chapter).

Awareness of the service – and its effectiveness – soon grew across the prisons in the region and increasing numbers of people in prison started to approach Ingeus resettlement workers to help retain their homes and manage their debts.

The fact that all resettlement staff were directly employed by Ingeus and operated as one team had a number of advantages. All resettlement workers were radio trained and key-holders, which enabled the service to develop a proactive, can-do culture which was able to cope with all the challenges and crises which characterise prison life. Resettlement staff generally worked on the wings, engaging with prisoners on a daily basis and forging positive working relationships with many prison officers. This model enabled the staff to offer the FBD service to many more individuals and to facilitate their partners from Birmingham Settlement to work as effectively as possible in prison.

Homelessness prevention

Preventing people in prison (and often their families) being evicted was a key element of the FBD service. Ingeus resettlement workers were trained to refer cases where tenancies might be lost as quickly as possible. They became sufficiently well-informed to be alert to people in prison receiving letters from landlords pressurising them to sign away their rights to possession. The Birmingham Settlement worker recalls getting referrals from Ingeus resettlement staff who overheard prison staff encouraging people in prison to sign such letters; Ingeus staff intervened and made prompt referrals which resulted in more than one individual not being homeless on release.

Homelessness Prevention Case Study

Mr L was a 20-year-old man serving a sentence at HMYOI Brinsford. Mr L had a serious neurological condition, epilepsy and learning disabilities. When he was sentenced to custody, all his benefits stopped including housing benefit. His landlord immediately contacted Mr L's support worker in the community and asked them to advise Mr L to end the tenancy.

An Ingeus resettlement worker identified that Mr L was at risk of losing his home and made a referral to the FBD service which met Mr L who agreed to allow himself to be represented.

The service resisted the landlord's efforts to evict Mr L throughout his sentence and he was able to return to his home on release. The service was also successful in getting all Mr L's benefits reinstated and negotiating a repayment plan for his rent arrears.

The service represented Mr L in court and was successful in stopping the landlord from securing a possession order, safeguarding Mr L and his accommodation.

The homeless prevention service covered everyone in prison, including those on remand or people who had been released and subsequently recalled to prison. It required detailed knowledge not only of the law but also of the different court practices across the region, with some courts allowing hearings to be requested online and others requiring the worker to attend in person to secure a hearing. Advocacy skills were a key part of the Ingeus service offer and resulted in many people safeguarding their homes.

Tax advice

Tax for prisoners is sometimes described as the forgotten FBD issue. Prisoners often believe that being in the 'prison bubble' protects them from their taxpayer obligations. It is only after release when the prisoner is most vulnerable to re-offending that they find that is not the case and that outstanding tax, interest and penalties will be pursued by Her Majesty's Revenue and Customs (HMRC). Without specialist help, tax problems will often escalate with released prisoners' assets ultimately being seized by third-party debt collectors often followed swiftly by bankruptcy.

Tax Case Study

Mr S was serving a sentence at HMP Oakwood and was initially reluctant to engage with the FBD service because he thought it would be unable to help until convinced by an Ingeus resettlement worker to meet with the Birmingham Settlement advisor.

Mr S paid an accountant to keep his finances in order and instructed his accountant to file his tax returns at the end of each year. However, this was not done for a four-year period leaving him with a £4,000 bill to pay for unpaid tax, fines and penalties. Mr S said that it was his financial problems which were the main reason for his crimes which had resulted

in his imprisonment.

The FBD service undertook a complex piece of casework based on DWP and HMRC records and identified both overpaid and underpaid tax. The service completed all outstanding tax returns, notified HMRC about the dates of Mr S' imprisonment and appealed the remaining outstanding fines and charges on his behalf.

This approach successfully resulted in setting the overpaid tax against the amount owing. The service was also successful in convincing HMRC to write off all fines and penalties. It eventually transpired that Mr S received a tax refund of £81.27 and was released from prison debt-free and able to start work immediately again.

Many self-employed taxpayers are simply abandoned by their accountants and advisors once they are sent to prison, as there is little chance of them being remunerated.

The digitisation of HMRC services has exacerbated the issue that prisoners face in dealing with their tax affairs and the frustrations they encounter trying to be compliant since they cannot interact with online systems whilst incarcerated.

Many FBD services in prison do not have the expertise to deal with tax issues. However, the Ingeus-commissioned service offered advice and advocacy to many prisoners in relation to tax issues, renegotiating debts and ensuring that people did not accrue penalties simply through their incarceration.

Debt negotiation

Debt negotiation was a key part of the service provided and detailed records were kept about the levels of debts which were re-scheduled (with a substantial proportion written off), again full details are provided in the next chapter.

Debt Negotiation Case Study

Mr T was recalled to prison for breach of his licence conditions which he attributed to the severe financial difficulties he was experiencing. Assessment by the Ingeus FBD service found that he had debts totalling over £10,000. The assessment found that Mr T was prioritising his non-priority creditors over his priority ones, in particular the bank who held the mortgage on his home, an account in which he was in arrears of £4,698.83.

The service helped Mr T with information, understanding and preparation of Financial Capability and Money Management with a focus on identifying and explaining the difference between his priority and non-priority creditors. The service then contacted Mr T's creditors, explained the situation, and re-negotiated his debts in order to make them manageable. Mr T's non-priority creditors were happy to freeze interest and charges whilst he was in custody and look to review the case a month after his release for a reduced and more manageable payment plan. His mortgage provider was also happy to hold all legal action until after Mr T's release and to agree a new repayment plan.

Shortly after Mr T's release, he was able to return to his employment and secure a financial income. The Ingeus FBD service continued to support Mr T to keep his finances on track, completing a Financial Statement and negotiating contractual mortgage amounts, setting monthly repayment plans towards the mortgage arrears and making token offers towards his non-priority creditors for 6 months with an option to review if his financial position improves.

It is clear that the FBD support Ingeus was able to offer to Mr T was the most important element in him starting his desistance journey and moving away from a life of crime.

The next chapter provides a picture of the number of people assisted by the Ingeus FBD service.

Chapter 3: Conclusions

Overview

This evaluation report started by setting out the Finance, Benefit and Debt (FBD) service which Ingeus provided to people in prison across the Midlands in the extremely challenging historical context in which Through-The-Gate (TTG) work nationally had been highlighted as being ineffective and FBD work in particular as often simply not offered in the initial years of Transforming Rehabilitation (2015 – 2018).

Although the performance of the Ingeus TTG service had been better than most CRCs, the organisation was still fast to take advantage of the new funding available to develop an enhanced TTG service and to ensure that FBD support of a high standard was proactively offered to everyone in a prison in the West and East Midlands.

Although adopting different approaches for each CRC, there were a number of common critical success factors:

- Identifying a skilled and committed money advice expert to lead the FBD service, supported by a wider team of trained advisors.
- A proactive approach which adapted service provision to the needs of different custodial establishments, critically delivering the service on prison wings when needed.
- The rapid response to particular areas of need which were uncovered throughout the course of the work (specialist provision for women in coercive relationships and workshops for long term prisoners who would need to come to terms with the digitisation of banking and benefits systems on release).
- Use of peer advisors and peer mentors both to co-produce accessible and meaningful resources and to extend the reach of provision.

Outcomes

The success of the FBD service is evidenced by the high numbers of people receiving the intervention and the significant outcomes.

Although the model of intervention differed in each CRC, both areas used an Ingeus-wide dashboard to report data in the same format. The data presented below covers a full three year period of the FBD service from April 2018 to March 2021 during which time a total of 30,266 people were released from prison across the Midlands.

More than half these individuals (16,920, 56%) received a direct FBD intervention with information, advice and support on how to manage their finances successfully.

More than three quarters of these people in prison (23,933, 79%) were given help to ensure that they had a valid form of identification on their release to facilitate opening bank accounts, claiming benefits and other official administrative tasks. Almost one in nine (3,260, 11%) were helped to establish a bank account for the first time.

The level of debt negotiation provided to this client group was also on a colossal scale with a total of 12,873 creditors contacted in relation to debts of almost £15 million¹⁰ re-negotiated, or in any many cases, written off.

Conclusion

The case studies featured in this evaluation have shown how closely money matters are related to offending. Put simply, lack of money – whether through poverty or debt – frequently leads to crime. People released from prison without a secure income to meet their basic needs are unlikely to make positive progress on their desistance journeys.

The FBD services which Ingeus strove to provide to everyone in a Midlands prison enabled thousands of individuals to be released from prison with fast access to benefits or other legitimate income which could be paid directly into their new bank accounts and without the pressure of debts which needed to be repaid immediately. Hundreds of individuals had learnt budgeting and money management skills to prevent them acquiring more debts. The figures set out above show what a comprehensive service was delivered with help with finances, benefits and debts essentially provided to the vast majority of people in prison who needed it.

¹⁰ £14,910,178

In the West Midlands in particular, the FBD service was extended to include homelessness prevention with a rapid access advocacy and legal service which kept many prisoners – and their families – in secure accommodation.

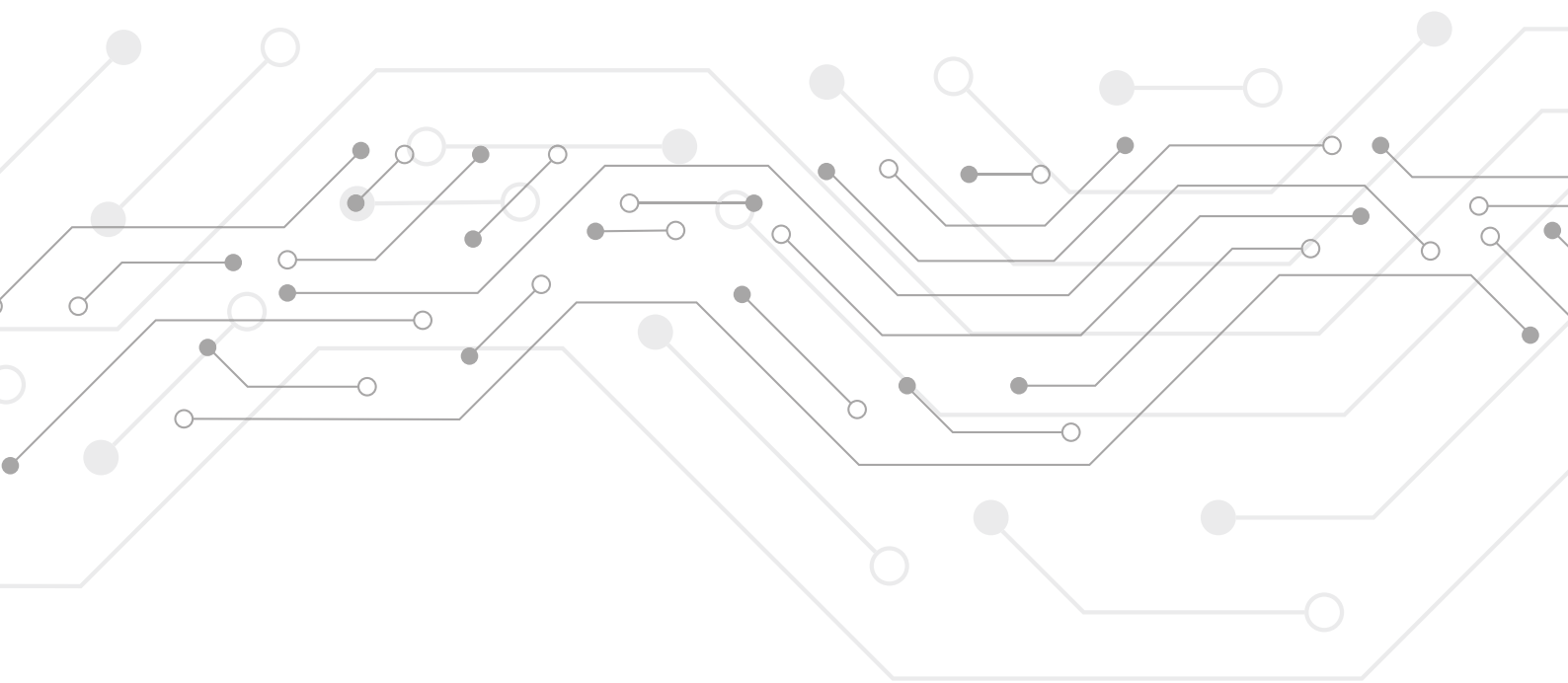
The positive findings of this evaluation match the views of the detailed investigations of Her Majesty's Inspectorate of Probation (HMI Probation) through their formal area inspection process. Throughout the period of time covered by this evaluation, HMI Probation¹¹ increased their rating¹² of the DLNR CRC resettlement service from "Good" to their highest (and rarely awarded) level of "Outstanding". The inspectorate also increased their rating of the SWM CRC resettlement service¹³ from "Inadequate" to "Outstanding".

Ingeus can be proud in its ability to provide such a wide-ranging service to ensure that almost every prisoner had the chance to address one of the nine key pathways related to offending with a sustained offer of help including information and advice and, often critically, negotiation and advocacy.

¹¹ HMI Probation (2020) An inspection of probation services in: Derbyshire, Leicestershire, Nottinghamshire and Rutland Community Rehabilitation Company

¹² HMI Probation use a four grade assessment system: Outstanding, Good, Requires Improvement and Inadequate.

¹³ HMI Probation (2020) An inspection of probation services in: Staffordshire and West Midlands Community Rehabilitation Company



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