

## CASE STUDY: Improving the links between justice and financial inclusion in North Lanarkshire

The Family Inclusion Justice Project works with families of women resident in North Lanarkshire, and who are working with the NLC Criminal Justice Women's Service, who are serving a term at HMP Cornton Vale or who are working with NLC Throughcare or Restorative Justice services.

North Lanarkshire Council Financial Inclusion Team applied to the Scottish Legal Aid Board [Tackling Money Worries](#) grant funding programme in 2014. The grant award allowed the team to provide a money advice service to people affected by the justice service.

The bid also included a request for a Welfare Rights Officer to assist with income maximisation i.e. an initial benefit check and assistance with benefit claims. Although this part of the bid was unsuccessful, the Financial Inclusion Team continues to invest resources in the project to carry out this function to ensure that the service users income is fully maximised.

Partnership working is crucial to improving community justice outcomes and community justice planning partnerships have an important role to play in facilitating this. In addition to the statutory partners, it requires the input of a diverse range of individuals and organisations covering a wide-range of interests, including housing, employability, and health and wellbeing. Statutory partners within the Community Justice (Scotland) Act 2016 are defined as being:

- Local authorities
- NHS Boards
- Chief constable of the Police Service of Scotland
- Scottish Fire and Rescue Service
- Health and Social Care Integration Joint Boards
- Skills Development Scotland
- Scottish Courts and Tribunals Service
- Scottish Ministers in their role as the Scottish Prison Service and Crown Office and Procurator Fiscal Service

### The Challenge

Research shows that people with convictions experience issues in relation to literacy and numeracy which impact on their ability to manage their lives and gain access to employment.

As a component of unpaid work, people attend the community payback order 'rolling programme' that is designed to engage people with support services including financial inclusion, NHS Keep Well and Employability.

Michael McGowan, Financial Inclusion Officer, North Lanarkshire Council delivers on this community justice and advice project. He says, "One of the key barriers to offenders and ex-offenders accessing financial services is a lack of confidence".



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## Intended Outcomes

Early intervention by support services can often be sufficient to support individuals to address issues in their lives to prevent further reoffending and involvement in the criminal justice system.

The project's aim is that a person's 'life chances are improved through addressing financial inclusion needs'. It does this by improving financial knowledge and confidence, and encouraging people to seek support from appropriate services at an early stage in attempt to prevent over indebtedness and homelessness.

## Action/Approach Taken

All service users who are subject to statutory supervision will receive a financial assessment through the criminal justice social work system to maximise their income.

Referrals are mainly received from criminal justice social work throughcare team, community alternatives and prison staff.

John Young, Senior Social Worker says, "Our justice throughcare team has good links with financial inclusion services as colleagues periodically attend our team meetings to help build on the referral pathways and share knowledge and expertise. Financial issues can be really complex for the service user group we work with and can be off putting for many, compounded by mental health, addiction and other problems making it difficult for them to advocate on their own behalf."

The officer visits the prisoners at HMP Cornton Vale each Tuesday and HMP Polmont each Wednesday, and supports the family outreach bus at HMP Polmont by offering advice and assistance.

People are referred to the service as part of the prison induction process.

Financial capability sessions are delivered as part of the liberation programme which takes place for six weeks prior to someone's release from prison. The financial inclusion team has developed a range of materials to help with the delivery of these sessions. The feedback from the prisoners and prison staff is that these sessions are effective at HMP Polmont and Cornton Vale, especially where the prison staff are seeing many reoffenders coming back through the system.

Quarterly reports, which highlight the number of people engaged with the project, are prepared by the financial inclusion team and shared with the [Scottish Legal Aid Board](#).

## Obstacles and Issues

Some workshops have been more successful than others. Michael says, "You have to make sure that you pitch the session at a level that is appropriate for the person participating".

*"One of the key barriers to offenders and ex-offenders accessing financial services is a lack of confidence."*

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Officers within the prisons have approached Michael to ask for further help and support to deliver on the life skills programmes. Word-of-mouth about the success of the project has spread to other parts of the prison service, which has recognised and highlighted a need and gap in service provision. This can be difficult when the project is not resourced to accommodate all the requests.

Requests have also been made for the project to be involved at other prison establishments. The project however, has limited capacity to resource requests for North Lanarkshire residents only.

## Results

Often visits to prisoners result in additional visits to wider family members who often need financial support.

The project has reached a much wider audience than initially intended and established good relationships with prison staff.

During December 2017 to February 2018, the project delivered 43 financial capability workshops, engaging with 250 people who attended the sessions. Of these, 18 people went on to receive one-to-one advice. The officer has also attended community partner meetings at HMP Cornton Vale and was asked by prison staff to provide further information and leaflets to help promote the service.

## Case Study

The Woman's Justice team asked the financial inclusion officer to see a young female client who owed rent arrears of £1129. The council (landlord) had stated that it would proceed action for non-payment if an arrangement was not put in place to clear the arrears. The client was reliant on family and friends for food and financial help. Although the tenancy had been in place for nine months she had not moved in; a change in her benefit had resulted in the client living between family members and a friend's house. The client struggled to read letters and had therefore made no applications for help with Housing Benefit. The client had been in and out of work and, due to several advances under Universal Credit, was only receiving £164 per month.

The rented flat was unfurnished and had never properly been lived in as the client had a lack of income and no money to feed the utility meter. The client had applied for a grant under the Scottish Welfare Fund but assumed she was not entitled to claim as no response had been received. The client had no telephone to communicate or be contacted on and the contact number that had been provided was that of a family member. The client lacked confidence to deal with such matters.

The financial inclusion officer involved the housing officer in the interview to help prevent any further action and assist with the arrears situation. The officer contacted the Scottish Welfare Fund and spoke

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with a senior member of staff who stated that the team had been trying to locate the client for two months but had got no response. Arrangements were then made to help furnish the house and provide all the necessary items including carpets within the week. The officer contacted the utility company, which agreed to put £20 on the meter to allow the client immediate access to gas and electricity, and arrangements were made to collect the arrears via the meter at £3.00 per week.

The DWP was contacted and asked to reduce the amount recoverable from benefit payments to provide the client with sufficient funds to pay household bills and food.

The officer was also able to obtain other household items including a vacuum cleaner, a small TV and bedroom curtains. All these actions helped result in the client being able to move in and settle in to accommodation at the same time maximise income and deal with any outstanding debt.

### Lessons Learned

It's important to have good advertising of the services available for prisoners and the families so that they know where to go to for the right support.

Consider the environment where the advice or learning is taking place and whether it suits everyone's needs. Feedback suggests that, although the mobile bus is working well at HMP Polmont, a family hub setting would perhaps be better.

Feedback also suggests that the financial capability learning is a gap area and it is no longer available at HMP Polmont as part of the life skills programme. Requests have also been received from other prisons for this type of support. Although some projects are funded to deliver this type of support in prisons there is no consistent approach, which means that people do not have equal access to support across the country.

Scottish Government should work more closely with Scottish Prison Service, Community Justice Scotland and with wider funders and community justice partners to consider how to develop a more coordinated and strategic funding arrangement. This would ensure that people who have committed offences and their families have equal access to the financial and welfare services that will help them desist from offending—whether at the point of arrest, in receipt of a community or custodial sentence, or during transition back to the community—and ensure that people's basic needs are addressed. This should involve identifying the need and demand for financial and welfare services including financial capability interventions, identify where the gaps exist and draw down on any key learning from existing projects.

This is a challenging area for the project as it can see there is a need to be

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addressed but is unable to fulfil that need. The North Lanarkshire project does not have the capacity to be able to resource and accommodate all the requests.

### Next Steps

To continue to share the learning from the project much wider with community justice partners, Scottish Prison Service and funders.

To highlight the success of the project and emphasise that this type of provision is a vital service which needs adequately resourced.

The financial inclusion service in North Lanarkshire has a monthly steering group which reviews the existing mechanisms and protocols in relation to financial and welfare services involved in community justice.

One of the actions in the Community Justice Action Plan is to 'improve access to and responsiveness of financial and welfare advice services for people with convictions by September 2018'. Amanda Gallagher, Senior Officer, Financial Inclusion Team and member of the Community Justice partnership, says, "We aim to do this by creating questionnaires for service users and staff. The service users will be asked what it is they want from a welfare rights and money advice service and how this would prove to be beneficial to themselves and their families. The social work staff will be asked about their training needs and their confidence in bringing up 'money issues' with their service users. We will carry out a training needs analysis for justice staff specifically to look at the issues their service users are facing as a result of the welfare reforms and resulting changes in the benefit system."

To consider how working practices could be improved within the prisons. Michael says, "I can access a PC monitor at HMP Polmont but this has not been made available for me yet at HMP Cornton Vale".

### Additional Information

This client group can have a complex set of circumstances to deal with. Some issues for women involve 'financial abuse' (a form of domestic abuse), which highlights the connections between relationships and debt. This has either resulted hiding a debt situation from the partner because of the fear of domestic abuse and relationship break-up or someone ending up with a lot of debt in their name which had been taken out by the partner where coercive control had been used.

Kenneth McGuckin, Head of Partnerships, Scottish Prison Service says, "SPS recognises that in order to support transition from custody into the community, it is vitally important that we work together through local Community Justice partnership arrangements to develop clear pathways and develop a robust system of [throughcare](#), accessible to all, and with the service user at the centre, taking ownership of their own plan.

"SPS will continue to engage with local partnerships to develop the local

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arrangements for housing, health and welfare and wider services while building on the work with [Community Justice Partnerships](#), including [Integrated Joint Boards](#) and Third Sector, to embed [SHORE](#) principles in service design and delivery and we recognise the distinctive role that advice workers may be able to play in supporting the reintegration of people leaving custody. We welcomed the opportunity to participate in a stakeholder workshop co-ordinated by the Improvement Service.”

The Financial Inclusion Service is part of the [North Lanarkshire Advice Network](#).

[North Lanarkshire Community Justice Outcomes Improvement Plan](#)

[Out of Jail But Still Not Free \(2010\) by The Poverty Alliance](#)  
(Scotland-specific research that covered financial exclusion issues faced by prisoners upon their release)

[Time is Money: Financial Responsibility After Prison \(2010\) by Prison Reform Trust](#)

(Findings from English prisons showing prisoners tend to already have debts which worsen in prison; this indicates a real need for financial guidance during and after imprisonment. Also shows impact on their families and the lack of support given to them)

[National Strategy for Community Justice](#)

[Community Justice Scotland](#)

[Scottish Prison Service](#)



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