

CFEB Response to the Prison Reform Trust and Unlock's Report: Time is money: Financial responsibility after prison.

CFEB welcomes this comprehensive review into the financial exclusion needs of offenders and their families. Many of the findings chime with our research into the financial capability needs of offenders (see [Improving Financial Capability Among Offenders: An Assessment of Three Programmes Delivering Financial Capability Training to Offenders](#)).

Prison Reform Trust and Unlock's first recommendation to CFEB:

Financial capability initiatives should be aimed at the families of people who have been sentenced to prison. Providing services within visitors' centres may be challenging, given the limited time and specific purpose of the visit to the prison. However, information and referrals should be provided for services local to the family.

Responsibility for Action: CFEB.

The cost of not equipping offenders with the knowledge, skills, advice and support to deal with their finances is great. The government is committed to developing and extending measures to prevent re-offending and to rehabilitate offenders. A key part of this is to help address offenders' and their families' debt, benefit and financial problems before they lead to a crisis. The National Offender Management Service (NOMS) is taking the lead on working with partner organisations to ensure such support is available.

We have been working closely with key stakeholders in this sector since 2007. This has included joint funding of three projects with NOMS to assess the most effective intervention models with which to engage with offenders and improve their understanding of financial matters and money management. In line with our strategy in this sector (2009-2012), we will continue to work with NOMS to explore how these can be integrated into the government's reducing re-offending agenda.

CFEB's regional managers are working with NOMS Cymru and finance, benefit and debt leads in seven of NOMS' nine regions to ensure staff, offenders and their families have access to our wider programme. This includes our [Moneymadeclear website](#) and [printed guides](#) including the 'Parent's guide to money', 'Your guide to retirement' and the 'Redundancy guide'. These are typically made available in visitor centres, libraries and staff quarters. We are also delivering our free presentations to employees in the workplace.

As part of our ongoing commitment to working in this area, we are pleased to have recently published '[Improving the Financial Capability of Offenders](#)' with Citizens Advice and NOMS. Aimed at Citizens Advice Bureaux and others working to promote and deliver impartial financial advice, this guide hopes to highlight the importance of working with offenders, both within prison settings and in the community, to help them understand financial matters and manage their money better.

Prison Reform Trust and Unlock's second recommendation to CFEB:

All people in prison should have access CFEB's financial advice service via the phone, web or through face-to-face sessions throughout their sentence.

Responsibility for Action: CFEB, NOMS.

We are continuing to deliver face-to-face sessions in our pathfinder regions in the North of England through our delivery partners (CAB, A4E, Raise and Age UK). In addition, we have recruited ten Money Guides who are operating in 26 priority areas across the UK. They are helping to lay the foundations for a sustainable face-to-face service upon which the appointed contractors can build when they launch their offering in spring 2011. The face-to-face service has been delivered in a number of probation areas in the pathfinder region since January 2010.

Piloting of our telephone service is due to start in November 2010 within West Mercia Probation Trust. Offenders will be offered access to the service by their Offender Manager, as part of their regular face-to-face sessions, if a money issue is identified. Take-up of the service will be monitored to assess scope and demand for making this service more widely available.

If you would like to respond or comment on CFEB's response please contact us at financial.capability@moneymadeclear.org.uk.