

The Financial Impact of Imprisonment on Families

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in brief

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Introduction

What happens to Scottish families, in financial terms, when a family member is imprisoned? At a time when the prison population is increasing, when the country is in economic recession, and when major changes to the welfare benefits system are being implemented, it seems particularly appropriate to understand how imprisonment affects families financially.

The findings of this Scottish study replicate results of previous research and illustrate how the finances of Scottish families are likely to be affected when a family member is imprisoned.

Key points

- Many prisoners' families live in the most deprived areas of the country and struggle with poverty before, during, and after the imprisonment.
- The negative effects of prison on family health and relationships are made worse by financial difficulties resulting directly from imprisonment.
- Imprisonment usually leads to a drop in family income.
- Housing problems arise because costs remain the same despite the drop in income.
- Families of prisoners are often forced to look for financial support from extended family and charities, and loans can lead to spiralling debts.
- In a significant proportion of cases, the imprisonment leads to a need for Kinship Care arrangements, which put huge financial pressures on relatives, most often grandmothers.
- Imprisonment creates major demands that families feel bound to meet such as travel and subsistence costs, postage, telephone calls, and cash paid in for purchases.

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Background

The research for this paper included a review of literature from 1992 - 2012. The full report is available from Families Outside.

One major study focussed specifically on this issue – Poverty and Disadvantage Among Prisoners' Families, published by the Joseph Rowntree Foundation. It noted that "significant economic punishment for the family" is one of the "collateral effects of imprisonment" (2007: 1 and 2)

The report showed how families suffered drops in income and more housing insecurity as well as increased child care costs. The change in their circumstances led to reductions and delays in receipt of benefits. Financial support to the prisoner and prison visiting were additional burdens. Few of the families studied had financially secure extended families to give them protection, and many felt the need to take out loans that worsened their situation in the long run.

Another report reached the conclusion that:

"The costs associated with having a parent imprisoned have led some to argue that imprisonment 'acts like a hidden tax, one that is visited disproportionately on poor and minority families'." (Braman, cited by Robertson, 2007: 38)

A study entitled Prisoners' Families and the Ripple Effects of Imprisonment concluded that

"Research on the collateral effects of imprisonment has shown consistently that it is urban women living in poverty who bear the heaviest burdens of a punishment that is supposedly directed at offenders.... Imprisonment can drain families financially, contributing to an intergenerational cycle of poverty, crime and punishment." (Breen, 2008: 20 and 23)

The links between imprisonment and poverty were also identified in a study of the Scottish prison population (Houchin, 2005). Houchin showed that a very high proportion of prisoners came from a relatively small number of areas of multiple deprivation. It follows that a high proportion of prisoners' families live in deprived areas and experience financial difficulties before and after periods of imprisonment as well as any additional problems resulting from the imprisonment itself.

Benefits and housing

In most cases, the imprisonment of a family member leads to a reassessment of benefit entitlements. This results in disruption and delays in payments for several weeks, during which the family loses income. Before a back-dated payment is received, the family will experience major difficulties and may take out loans. The same difficulties arise on a fresh assessment when the prisoner is released.

Housing benefit is especially problematic, and unwanted moves to alternative smaller accommodation are not uncommon.

"We may lose our tenancy because the landlord wants to continue to charge as before – this is more than the £66 per week available to a person under 35 years old."

One couple were in a private let mainly paid for by the offender's salary. The council assessed the four-bedroom

The 2012 Study

Given the absence of published research on this issue in Scotland, Families Outside initiated this small-scale study. The study drew on five sources of information:

- The Families Outside Helpline database.
- Families Outside Support Worker database.
- Semi-structured in-depth interviews held with four Families Outside support workers.
- A questionnaire completed by seven family support staff working for Circle Scotland's Families Affected By Imprisonment (FABI) project in central/west Scotland.
- A semi-structured questionnaire used to interview 24 family members.

The following sections summarise the key findings of the study.



Family circumstances

The family questionnaire produced a picture of families affected by imprisonment. The key family member is likely to be a woman - a partner, mother or grandmother. More than half expect the prisoner to return to the home. Seventy per cent of the families include children. The majority of the adult members are unemployed and receive benefits, and those who work are in low income occupations. Seventy per cent live in rented accommodation, and weekly household income is low.



The impact of imprisonment on family income

Seventy per cent experienced a drop in weekly income following the imprisonment. Several reasons for this emerged. For some households, the main reason was the loss of the partner's contribution. For others, the reduction and delays in benefit payments were most significant.

In some families, the partner or other carer (e.g. grandmother) lost some employment income because of increased family commitments. For example, in one case childcare duties required a grandmother to go from full-time to part-time work.

flat as too big for the partner and her two teenage children. The amount of housing benefit was reduced, so the family had to move to a smaller flat.

Families face difficulties in the complexity of the housing benefits regulations, as eligibility varies with length of sentence and whether the prisoner is sentenced or on remand.

The UK Government's welfare reforms are a matter of real concern to families and to the organisations and workers that support them. The moves toward online and monthly payments further complicate the problems they already face. Where there is disruption and delay resulting from changed circumstances, monthly payments aggravate the hardship they experience. Payment of benefits to one household head is also likely to lead to even more confusion, disruption, and delay, particularly if that person is the one imprisoned.

The impact on children

The fact that 70% of the families experienced a significant drop in income clearly affected children in a material way in addition to the loss of someone to prison. Given that most families were already on low incomes, tighter budgeting inevitably reduced the amount available for the children's food, clothing, shoes, and leisure activities.

“Not being able to afford to participate in leisure activities, to socialise, not having the ‘right’ material things, and being perceived as somehow different from other people in society can all contribute to feelings of stigma, isolation and exclusion.” (About Families, 2012: 3)

Kinship care

Data from The Citizen's Advice Bureau and the Scottish Prison Service suggest there may be up to 1,700 children in kinship care because of imprisonment at any one time. Complex regulations, varied approaches by local authorities, and insufficient support create real difficulties for kinship carers.

“At the start of looking after my grandchildren, it was extremely tough financially for about one year until everything was sorted out. I had to go from full-time to part-time work and also sort out nursery school and after-school nursery costs. I felt I had to keep pushing for help from Social Work. It wasn't easy at the start, as I had to put aside my own life and adjust to having three children staying with me.”

Loans, debts, and dependence on charity

One-third of the family members interviewed reported that they had needed to take out a loan to make ends meet. For all but one of them, this had led to increased debt. More than half had also sought financial support from family or friends, which could well put a strain on family relationships. Money was needed for food, clothing, and fuel as well as continuing payment of debts. Crisis loans from the Department of Work & Pensions and private lenders would all have to be repaid.

It is likely that the only families in a position to make applications to charitable trusts are those receiving support from agencies such as Families Outside and Circle's FABI project. Without support, the families were unlikely to know what is available or how to go about making an application.

When the prisoner comes home

Financial pressures were experienced while the prisoner was on home leave. Some families did not know before the home leave about money that could be available to support the prisoner and family during the leave period. Prison staff may rely on prisoners to give their families this information, and they fail to do so.

On release, the reassessment of benefits leads to further disruption of the family finances. The prisoner's need to attend a variety of appointments incurs travel costs, and these and other expenditure such as new clothes impact on the household budget.

Financial hardship in context

A family member's capacity to manage and survive these extra problems may well be hampered by personal circumstances such as poor physical and mental health, disability, and addictions. Given that these issues are often present in the areas of multiple deprivation where so many prisoners come from, this is hardly surprising.

Costs associated with the prison sentence

Travel to prison, costs associated with visits, communication with the prisoner, and material support for the prisoner during the sentence all constitute additional financial burdens for the family.

For 20 of the 24 family members in the study, travel costs were an issue, and the average weekly costs ranged from £4 to £30. Not all were eligible to receive Assisted Prison Visit Unit (APVU) payments for prison visits, and some were reluctant to complete complex forms or pay up-front travel fares when initial payments were retrospective:

“A woman with disabilities had to take a taxi and only received half the cost even after advocacy and a GP letter.”

Visiting can incur many other costs too, including phone calls to book visits and refreshments for families during the travel and visit.

Families pay significant amounts into prisoners' cash accounts. 21 of the 24 families in the study paid in amounts varying from £3 to £50 per week, with 15 paying between £10 and £40 per week. The money was for clothes, shoes, tobacco, phone cards, and “non-essentials”. Many prisoners expect such support, and families often feel that giving cash was all they could do to show their support:

“Sometimes it is a struggle to give him money, but I do it so I know he is alright.”

For 21 of the 24 families, costs arose from maintaining regular contact with the prisoner. Postage costs included recorded delivery costs for letters, sending in money, and parcels, although some were able to use the ‘E-mail A Prisoner’ scheme available in many prisons. For families far from the prison, the absence of an electronic means to send in cash was problematic.

Some suggested ways forward

- Families should receive information and advice on financial implications before the admission to prison (e.g. regarding travel and insurance).
- On admission, prisoners should be asked how their sentence is likely to impact financially on their families. This should be followed by arrangements being put in place to ensure appropriate information, advice, and support is provided to both prisoner and family.
- Additional support is necessary when custody is likely to lead to a need for Kinship Care.
- Specific advice should be offered about insurance and access to it. The charity UNLOCK, for example, is well-placed to provide this to prisoners, families, and support workers.
- Travel costs can be prohibitive for many families. The Scottish Prison Service (SPS) and other agencies should make sure families know about the Assisted Prisons Visit Scheme and offer help to make applications to it.
- Travel services for family visiting, such as those operated by Sacro from Edinburgh and Glasgow, should be made available across Scotland and be well publicised.
- The establishment of Visitors' Centres at every prison would enable, among numerous other services and support, the provision of low cost snacks and drinks for visitors.
- SPS should enable electronic payments into a prisoner's personal cash account (PPC).
- Pre-release planning should take full account of the financial problems likely to be encountered, especially relating to changes in benefits and housing.
- SPS and social workers should make sure that families are fully aware of the financial assistance that is available to support home leaves.
- All relevant agencies should consider the impact of the current welfare reforms on prisoners' families and what steps could be taken to minimise their negative effects, especially on children.
- Training on financial issues should be given to the staff of SPS, Social Work, Education, Housing, Health and voluntary sector agencies who work with prisoners and their families.

Conclusion

We know a great deal about the effects of imprisonment on families' relationships as well as on their physical and mental health. What this Scottish research report shows is that these consequences are compounded and exacerbated by financial difficulties that come as a direct result of imprisonment. These problems are over and above the deprived economic circumstances in which so many of the families live and experience before and after the prison sentence.

Thanks to the management and staff of Families Outside and of Circle Scotland's FABI project; the staff of Citizens Advice Scotland's Kinship Care Service; the Director of UNLOCK; and the Head of the Child Poverty Action Group in Scotland for their assistance with this research.

For the full report and references, please contact Families Outside.

Families Outside is the only national charity in Scotland that works solely to support the families of people involved in the criminal justice system. We work to mitigate the effects of imprisonment on children and families - and consequently to reduce the likelihood of reoffending - through support and information for families and for the people who work with them.



Support and Information
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voicing the needs
of families affected
by imprisonment