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voicing the needs
of families affected
by imprisonment

The Financial Impact of Imprisonment on Families

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on behalf of
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Introduction

The purpose of this paper is to focus attention on what happens to Scottish families, in financial terms, when a family member is imprisoned. There is a considerable amount of published work on the effects of imprisonment on families, but the majority of the research has explored the health, social and emotional impact on families, especially children. There are to date no published papers about the financial aspect of imprisonment and Scottish families.

The paper looks at literature relevant to financial issues for families and reports on a small scale research project carried out by Families Outside in Scotland in 2012. 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.

Some Findings and Reports 1992-2012

Scottish Prisoners and their Families – the impact of imprisonment on family relationships (Peart and Asquith, 1992)ⁱ noted that “many partners were obviously experiencing financial difficulty in visiting and in generally supporting their partner, usually from state benefit”. They observed that the experience of partners was of “poverty and powerlessness”:

The poverty can come from the sudden loss of income through the partner’s imprisonment or the immediate interruption to benefit.... the poverty continues and is amplified during the sentence by the needs and wants of prisoners as regards clothes, magazines, electrical goods and the necessity to fund visits which the children may treat as days out with all the usual demands for crisps and snacks.... the powerlessness of partners relates to the difficulty they face in dealing with various institutions, whether it be the prison or the housing department, APVU, etc.

Social Exclusion and Imprisonment in Scotland (Houchin, 2005)ⁱⁱ is of relevance, although it did not concern itself directly with prisoners’ families. Houchin studied the Scottish prison population and showed that a very high proportion of prisoners came from a relatively small number of areas of multiple deprivation:

Just as it is a fact of life if you are born in the most deprived parts of the country that there is a greatly increased probability that you will remain poor and that you will have

poor health and will die young, so it is an analogous fact that you have an increased probability of spending time in prison. (2005: 18)

It seems reasonable to conclude, therefore, 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.

The most comprehensive study of the financial impact of imprisonment on families in the UK is Poverty and Disadvantage Among Prisoners' Families (Smith, Grimshaw et al., 2007).ⁱⁱⁱ This study looked at services for prisoners' families and used interviews with 41 family members to explore how families respond to financial, social and emotional challenges. The report emphasised the need to understand that the poverty and disadvantage among prisoners' families. It notes that "significant economic punishment of the family ... is one of the collateral impacts of imprisonment."

The study also makes the point that imprisonment is a recognised factor in child poverty. It removes a potential adult worker from a two-adult household, leaving a lone head of household – usually female. It quotes HM Treasury's 2004 *Child Poverty Review*^{iv}:

Having a parent in prison can have a particularly detrimental impact on children. Every year approximately 150,000 children have a parent who enters prison.¹ Sources of income and accommodation can be lost, and benefit entitlements may alter, exposing the family to poverty. (2004: 5.132)

The report of the study describes three key ways the imprisonment of a family member disrupted the often fragile economic circumstances of the immediate and wider family:

1. the loss of the prisoner's former contribution to the family meant a drop in income, a threat to the housing situation and indirect impacts like loss of support with child care and household repairs.
2. some partners had to leave paid work to care for children.
3. the transition to revised benefits resulted in delays in payment of up to 12 weeks. This in turn led to reliance on loans and support from extended family members where this was available.

The research report goes on to describe the numerous ways in which families that support prisoners incur additional costs, for example sending in cash for the prisoner, and paying for clothing and electrical goods. When travel and associated subsistence costs are added, the financial pressures increase. This was especially true for the quarter of interviewees who survived on Incapacity Benefit or Disability Living Allowance.

It was clear that there was a lack of protective factors such as a financially secure extended family, with any cash loans being very limited and commitment tailing off during the period of imprisonment. There was evidence that standards of living fell because of the increased outgoings. Also noted was frequent accrual of debts, including Social Fund Loans and high interest loans from private companies.

¹ This estimate refers to England and Wales and has since increased to 200,000 children (<http://www.prisonadvice.org.uk/node/750>). In Scotland, the equivalent figure in 2012 was 27,000 children per year (Holligan, C. (2012) Freedom of Information request from the Scottish Prison Service).

Smith and colleagues point out that:

There are many situations – separation, divorce or bereavement – in which families lose a breadwinner or family member, and must pick up the pieces and carry on. Prisoners’ families face a separation and in many respects are ordinary families attempting to get over this blow. Their situation is distinguished by the ongoing ‘caring’ implications of the imprisonment, such as taking on the prisoners’ children and the costs of supporting the prisoner. The distinction is not recognised in their relationship to the welfare state or the labour market.

The report also considers the implications of welfare policy for prisoners’ families, the majority of whom depend on welfare benefits. The concept of ‘economic rationality’ assumes that decisions about taking up paid work are based on maximising household income, but the research illustrated how caring responsibilities took priority over employment among prisoners’ families. Consequently, policies designed to get lone parents into work seem irrelevant: “Older age, disability and caring responsibilities are all recognised barriers to paid employment but grandmothers caring for prisoners’ children sometimes faced all three.”

The Quaker United Nations Office published a paper (Robertson, 2007)^v on the impact of parental imprisonment on children. One section of this publication addresses poverty and finance. Of particular interest are the comments on state benefits. It quotes one study that claims that:

Going into prison in the UK is considered a change that can immediately remove the right to the majority of state support. If the prisoner is the named benefit receiver, their imprisonment will alter the entitlement of the family. For example, the amount of Income Support can fall dramatically or stop altogether, leaving the family to fall below the poverty line. (Action For Prisoners’ Families, UK, 2003)^{vi} (cited at 2007: 37-38)

Robertson goes on to quote anthropologist Donald Braman, “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.”

Robertson then outlines three social policies that ‘experts’ agree would alleviate matters:

- Ensure that families receive necessary benefits and provide emergency funds to help overcome the immediate financial difficulties caused by loss of income;
- Reduce costs by providing free transport to prisons and by reducing the cost of phone calls from prison to home; and
- Provide prisoners with paid jobs in prison and increase work schemes that employ former prisoners.

Jessica Breen (2008) looked at *Prisoners’ Families and the Ripple Effects of Imprisonment*^{vii} and identified financial difficulties as one. Her report is an Irish perspective that draws on Irish sources such as prison chaplain reports. Their Annual Report of 2006-2007 notes that: “Mothers are often left to rear their children with constant financial struggles. Their lives are often chaotic as they attempt to support their partner in prison and at the same time manage the family home.”

She also quotes a study carried out at the Visitors Centre at Mountjoy Prison in Dublin (O’Mahony, 2002)^{viii} which found that: “As in the US and UK, extended families were the main support for primary caregivers of prisoners’ children. Participants reported challenges relating to single parenting, *financial hardship*, difficulties with visiting and stigma” (Breen 2008: 21).

Breen draws two conclusions:

- “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” (2008: 20); and
- “imprisonment can drain families financially, contributing to an intergenerational cycle of poverty and crime and imprisonment” (*ibid.*: 23).

In 2007 the Scottish Prisons Commission published *Scotland’s Choice* (Scottish Government, 2007).^{ix} Two sections of its second chapter address the major financial impact that imprisonment can have on families:

The picture of imprisonment's disproportionate impact on the least well off communities in Scotland is mirrored in international research. Prisons draw their populations from those areas having the highest levels of social and economic inequality. There are many neighbourhoods where almost everyone knows someone who has been to prison. And in prison inmates continue relationships they had on the outside, where these relationships support sustained criminal activity.

The regular flow of people going away to and coming back from prison fragments community life and creates a prison like environment for all community residents because of prisons’ negative impacts. We are aware of the impact of crime on victims and communities. But there is also an impact on the families of offenders through increased chances of losing one's housing, children going into care, engaging in further criminal activity, worse physical and mental health, poor educational attainment, reliance on public benefits, lowered life expectancy, and entrenching the cycle of crime and imprisonment through the generations.

In 2010, the Prison Reform Trust and UNLOCK (the National Association of Reformed Offenders) jointly published *Time is Money* (Bath and Edgar, 2010).^x *This study focussed primarily on the financial difficulties of prisoners and ex-prisoners but also included an online survey of 29 families of prisoners. Some key points emerged:*

- *One-third of prisoners did not have a bank account, and more than 50% had been rejected for a bank loan.*
- *They were 10 times more likely than the average UK household to have borrowed from a loan shark.*
- *More than half of the families said they had taken on debt since their relative’s conviction, but only 5% of prisoners said they had been asked by the authorities how their families would cope financially while they were in custody.*
- *37% of prisoners had borrowed money from their families, and almost half said their family was worse off financially as a result of their imprisonment.*
- *Just over half of the families responding to the survey said that, since their relative was convicted, they had had to borrow money.*
- *25% of prisoners interviewed owed money from a crisis loan.*

UNLOCK also highlighted that getting insurance cover can be a serious problem. In the three years 2007-2010, 37% of calls to the UNLOCK Helpline related to insurance. More than 10,000 copies of the charity’s list of sympathetic insurance brokers were downloaded. A minority of people in prison, particularly in the younger age groups, had insurance for house and car, and only 25% of prisoners over age 40 had household insurance.

Families were more likely to have insurance than prisoners, but most were unaware that having a family member in prison had to be declared. One case that came to the attention of staff in a prison visitors' centre was of a lady whose roof had collapsed but who had been told by her insurance company that her insurance was invalid because her husband was in prison. According to the insurance company, this counted as a 'change of circumstances' that had to be declared. In the UNLOCK report, seven out of the nine who had informed their insurance company had to pay a higher premium. A recent change in insurance law will make it more clear what information must be given to insurers. The Consumer Insurance (Disclosure and Representations) Act 2012 comes into effect in 2013 and it is the opinion of the Chief Executive of UNLOCK that "it will certainly mean a fairer situation in which insurers will be required to ask a specific question about convictions if they plan later to use it to avoid a policy. So there will be clarity, at least, for insurers and people with convictions." (Minutes of All Party Penal Affairs Committee, 20.11.12)

The 2012 Study

Given the absence of any published research on this issue in Scotland, a small scale study was initiated by Families Outside. No additional funding was available for the project so it was carried out by a volunteer assisted by Families Outside staff. The study drew on five sources of information:

1. Families Outside provides a national telephone Helpline which gives information and support. The Helpline database was examined to scope the volume of calls related to financial difficulties and to provide pointers for areas to be explored in more depth. The finance-related referrals for a six month period included 37 calls and texts, and several of them cited more than one issue.
2. Families Outside keeps a database to collate information about referrals to, and support provided by, its own family support workers. During the 30 month period starting in October 2009 and ending in March 2012, 138 cases (23%) of 601 referrals included serious financial problems.
3. Semi-structured in-depth interviews were held with four Families Outside workers whose referrals come via The Visitor Centres at Edinburgh and Perth prisons, the national Helpline referred to above, and the Routes Out Of Prison (ROOP) service which serves Glasgow and the west of Scotland.
4. A short questionnaire inviting views on the topic was completed by seven family support staff working for Circle Scotland's Families Affected By Imprisonment (FABI) project in central/west Scotland.
5. A semi-structured questionnaire for family members was drawn up. Its design drew heavily on a tool used in the comprehensive study by Smith, Grimshaw, et al. referred to above. The questionnaire was administered by the author of this report, Families Outside support workers and FABI support workers to family members in the Visitor Centre at Edinburgh Prison, and in offices and private homes in west central Scotland including Glasgow. Twenty-six family members were interviewed using the questionnaire, and 24 were completed sufficiently to allow their inclusion in the analysis of the responses. By necessity, this sample was selected by feasibility and access and is therefore not statistically random. The family members interviewed had all sought and/or received help and advice during the sentence, so we do not know whether their experiences were representative of all prisoners' families.

The findings of this study, therefore, are based primarily on the information provided by prisoners' family members. However the knowledge and opinions of the 11 family support workers who contributed to the research through interview and questionnaire are also significant. The findings are presented below in a way intended to highlight the key issues for families as they see them and also to reflect the views of the workers striving to support the families through their difficult circumstances.

The family members and their circumstances

Twenty-two of the 24 people interviewed were women. One of the men contributed together with his wife and the other was a grandfather who was not part of the prisoner's household but was a supportive prison visitor. There were 10 partners (some married), 9 mothers, 2 grandmothers and one grandfather (status of 2 not recorded).

In total, the 24 families consisted of 31 adults and 45 children. Seventeen of the families included children, and in eight of the households there were between three and six children.

Similar patterns had been noted in the Families Outside database, where 86% of the finance-related referrals were from women, of whom 54% were partners and 30% parents. The 138 referrals were from families whose total membership was 356.

Seventeen of the families lived in rented accommodation, while four had mortgages (3 not known).

In 15 cases, the prisoner normally lived in the household and was expected to do so again on release from custody. Eighteen of the prisoners had been sentenced, and six were on remand.

The responses showed that most families were on low incomes. Of the 24 adult family members, sixteen were unemployed, two were retired, and the six who were in employment (one part-time) were in occupations that are not generally well paid (waitress, care assistant, cleaner, sales person).

The majority were in receipt of benefits, as indicated below:

Income support	14
Child tax credit	9
Child benefit	8
Disability living allowance	3
Employment and support allowance	1
Incapacity benefit	2
Job seeker's allowance	2
Pension credit	1

The questionnaire asked about weekly household income. For employed respondents this was after tax and other deductions, and for all, before expenditure on rent, utility bills and council tax. Below are weekly numbers by income band:

Weekly Income (£)	Number of families
51-100	2
101-199	9
200-299	5
300+	4
Not known	4

The above information produces a picture of the families affected by imprisonment. The key family member is 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 are in work are in low income occupations. Seventy per cent live in rented accommodation, and weekly household income is low given the typical family size.

The impact of imprisonment on family income

Seventeen of the 24 families (70%) experienced a drop in weekly income following the imprisonment. For six households, the reduction was not more than £50, for seven it was between £51 and £100 while for four families the drop was more than £300 per week.

Several reasons for the reductions emerged. For 11 households the main reason was the loss of the partner's contribution. This number is not higher because some prisoners were unemployed or receiving benefits separately and not contributing to the household. For five families, the reduction and delays in benefit payments were significant.

In four families the partner or other carer (e.g. grandmother) lost some employment income because of increased family commitments. One partner, for example, had to stop her weekend working because her partner was no longer available to look after their children. Child care duties required one grandmother to go from full-time to part-time work.

Benefits and Housing

In many if not most cases, the imprisonment of a family member leads to a re-assessment of benefit entitlements. This leads to disruption and delays in payments for several weeks, during which the family loses income. This issue was mentioned repeatedly by family members and support workers. One support worker outlined some of the problems:

If the housing benefit claim is in the joint names of the partners, her benefit stops while the assessment is carried out. This can take 6-8 weeks. When the assessment process is completed, there will be a backdated payment, but meantime there will be major difficulties and possible crisis loans. It is easy for large backdated sums to be spent on things other than rent, and if the arrears build up and are not paid off, a debt cycle is under way. The position will be reviewed on the partner's release, and more delay is likely to occur and create more problems.

Housing benefit claims can lead to major difficulties, and unwanted moves to alternative and smaller accommodation are not uncommon. A number of examples were cited by workers and family members:

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

Calls to the Families Outside Helpline provided further illustrations that one of the most severe impacts of reduced income is the threat to the security of the family's accommodation. In two cases the partner was not eligible for the Housing Benefit that had sustained the tenancy, and there was a real threat of imminent homelessness. Where tenancies had been shared the loss of the prisoner's contribution to the rent was very problematic. One brother was able to pay his own share of the rent but was unemployed and unable to pay his brother's share, resulting in the threat of eviction. In similar circumstances, a woman whose partner was imprisoned was told by their landlord that she was contracted to the tenancy under the existing terms despite the change in her circumstances. Another woman's soldier husband was now in prison, so she had been given notice to find alternative accommodation for her and her baby; again, the loss of income was compounded by the loss of accommodation.

One landlord called the Helpline for advice because he had a tenant who had rent arrears due to her partner's imprisonment. The question arose as to what arrangements might be made for her to manage his finances while he was in prison.

Families face difficulties in the complexity of the housing benefits regulations. If, for example, a single person is imprisoned, and the absence is likely to be for more than 13 weeks, housing benefit may only be payable for 4 weeks; if the absence is temporary and is unlikely to be more than 13

weeks, then the benefit may be payable for up to 13 weeks; if the claimant is in custody on remand, the benefit may be payable for up to 52 weeks.

There is also a risk of over or underpayment of other benefits and tax credits, as most are not payable in prison, although some are or are only suspended during the remand period. Issues on release are also complicated, because some benefits are reinstated while others require new claims. It is clear that it is critical that families have ready access to information, advice and support relating to benefits. Where these issues are not resolved, the tenancy/home may be lost unless a family member pays any shortfall in the rent or mortgage payments.

Families can also feel the need to move from their house as a result of the offence committed, and that results in financial as well as emotional and relationship upheaval, as the following comments from families show:

We may have to leave when (the prisoner) is discharged, so we will be homeless and have to apply for a council house.

We have had to move to a different area because of the offence - we thought it would be better for our son.

The Council is seeking repossession because of the crime.

Our daughter was evicted because of the crime.

The UK Government's current and proposed Welfare Reforms are a matter of real concern to families and to the organisations and workers that support them. The moves towards online and monthly payments will further complicate the problems they already face. Where there is disruption and delay resulting from changed circumstances, monthly payments will aggravate the hardship they experience. Payment of benefits to one household head is also likely to lead to 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 a parent to prison. Given that most families were already on low incomes, tighter budgeting would inevitably reduce the amount available for items for the children such as food, clothing, shoes and leisure activities.

Although the interviews with family members did not explore how the children were affected by financial hardship, there is evidence from other sources that children do feel the impact of low income and poverty. The report *Parenting on a Low Income (About Families, 2012)*^{xi}, for example, illustrates how low income can affect both parents and children:

Parents experiencing financial hardship do without everyday necessities, social activities and holidays, all of which put a strain on parenting. School holidays and special cultural holidays generate extra costs, alongside other seasonal costs such as heating, which pressurise budgets. Limited finances can result in feelings of monotony

in everyday life and a lack of choice. Not being able 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.

Kinship Care

Data about the number of families where kinship care takes over on the imprisonment of family members is difficult to find. However, a regional officer with the Citizen's Advice Scotland Kinship Care Service reported that she "has come across substantial numbers of kinship care children who have one or both parents in prison and also members of the prison population who have been 'Looked After' Children and who have siblings in kinship care, so there is clear if anecdotal evidence that children in kinship care are also, sometimes, children affected by parental incarceration."

This view is supported by evidence in *Relative Value* (CAS, 2010),^{xii} a study published by Citizens Advice Scotland. The report estimated that more than 13,000 children in Scotland were in formal or informal kinship care in 2009. In a sample of around 100 callers to the CAS Kinship Care Helpline in that year, for 13% the main reason for the kinship care arrangements was the imprisonment of a parent. There may therefore be up to 1700 children in kinship care because of imprisonment at any given time. The 2011 SPS Prisoner Survey estimated that each day in Scotland about 7600 children have a parent in prison. The CAS Helpline data would suggest that about one fifth of these children are in kinship care.

There is evidence, too, that sisters and daughters are involved in the care of nephews and nieces. One helpline referral illustrates the nature of the problems that arise. A 26-year old woman with a fiancée and two young children called the Families Outside helpline because she was "feeling very stressed and overwhelmed with the not knowing." She anticipated that her mother would be given a custodial sentence for Benefit fraud. Her mother also had two young children for whom the caller wanted to take responsibility while her mother was in prison. She had no extended family support in Scotland and wondered what financial and other support might be available for her.

In another case a grandmother was caring for a granddaughter. The child was not a 'Looked After' child, so the local authority had no duty to support the carer financially. Other means of financial support had to be explored.

A further referral to Families Outside concerned a child whose father was in prison and whose mother was not allowed the care of the child. It was necessary to arrange a multi-agency case conference and the transfer of child benefit to the grandmother.

The Citizen's Advice Bureau's Guide to Kinship Care (CAB, 2011)^{xiii} points out that the rights and responsibilities of kinship carers can be complicated. Local authorities do not have the same special support duties to a child who is not 'Looked After' as they do to one who falls into that category. If a Local Authority does have responsibilities for the child, it may not be the Authority for the area where the carer lives. The amount of kinship care allowance payable varies from Authority to Authority, and some will means-test before determining the amount to be paid. In some areas Child

Benefit may not be paid alongside the kinship care allowance. The rules are complex. A Family Support worker reported that:

“For some people on a low income – and where the kinship care allowance is low – you may be better off declining the allowance and claiming child tax credit instead.”

The complexity means that families should seek advice from the CAB helpline. Kinship carers can also access legal and financial information from their local Citizens Advice Bureau and can request an appointment with the Kinship Care Service Regional Officer for their area, but they may well need encouragement and support to do that.

Family support workers report that some families are afraid to ask for help from social work departments because they fear the children may be taken into care. In fact, no automatic social work intervention is triggered when parents are imprisoned, and there is a perception among family support workers that Local Authorities give low priority to kinship carers because of stretched resources. It appears that, unless a child is reported and assessed as being at risk, little financial or other material support will be offered.

Family support workers also report significant delays in the process of obtaining kinship care allowances because of the complexities described above. The delays can cause financial hardship, and the carers may have to look to charitable bodies for help. In one reported case, a grandmother needed £400 from a Trust to purchase a cot bed, bedroom furniture, and winter clothing.

Perhaps the following quotation from a grandmother best sums up the challenges that can face the kinship carer of a prisoner’s children:

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 in this study 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.

For some, the money was needed for basic essentials such as food, clothing and fuel, while for others the loans were to cover continuing payments for items bought on credit when the family’s financial position was healthier prior to the imprisonment. For others, money was required for household appliances such as washing machines.

In some cases, the family may be eligible to apply to the Department of Work and Pensions (DWP) for a Community Care Grant, a discretionary benefit payment. It is more likely that the family could apply for a Crisis Loan, which of course requires repayment in due course. Just as loans from private

lenders can lead to spiralling debt, unpaid payments to the DWP can worsen the family's financial situation.

Under the UK Government's welfare reforms, crisis loans and community care grants are to be abolished from April 2013 with responsibility for establishing replacement schemes devolved. The Scottish Government has committed to establishing a national framework and guidance to underpin Local Authority delivery of the replacement schemes in Scotland. Whilst draft guidance indicates that the crisis element of the new fund will be in the form of grants rather than loans, there are concerns that, without additional Scottish investment, the levels of resources transferred by the DWP to fund the replacement scheme will be insufficient to maintain even current levels of support, and that without more detailed guidance and a statutory underpinning, local decision making may lead to inconsistent levels of support across Scotland.

In these circumstances, it is not surprising that families have turned and will turn to charitable trusts. Family support workers have described situations of extreme hardship in which the only option was to apply to trusts for help. One agency working with prisoners and their families (The Wise Group's Routes Out Of Prison project) administered a Hardship Fund, while some Lottery Funding permitted this. The Michael and Shirley Hunt Charitable Trust give grants directly to the families of serving prisoners where there is financial hardship. Other charities that help prisoners and their families (such as Circle Scotland, Shelter, Hope and Sacro) provide practical and emotional support, but their capacity to provide financial support is very limited.

It is likely that the only families in a position to make applications to the charitable trusts are those receiving support from agencies such as Families Outside and FABI. Without support, the families would not know what is available or how to go about making an application.

Banking and Insurance

Family members were asked whether they had experienced problems with their banking as a result of the imprisonment, as it was thought that access to an account held by the prisoner might be problematic. However, only two of the 24 respondents indicated that there may have been a problem, and no details were provided. A support worker suggested that the explanation for this might be that the family members and the prisoners had separate accounts and that income and expenditure were managed separately. Some family members may simply not have a bank account. Banking for the prisoners themselves may be a different matter, and opening an account while in prison can be problematic.

Family members were also asked whether insurance was an issue for them, given that a criminal record can affect eligibility and premiums. It was thought that getting and keeping insurance for homes, property and cars might be problematic. Only one respondent reported difficulty: it was "too difficult to get my house contents insured".

This finding was surprising in the light of the report from UNLOCK and the Prison Reform Trust (cited above) that insurance was a major issue for prisoners. However, that report also said that most of the families were unaware that having an offender in the home could affect premiums and/or had

not reported this to their insurance companies. Again, UNLOCK noted that only 25% of persons over age 40 had house insurance.

Evidence from the family support workers suggests that insurance is not an issue for most Scottish prisoners' families simply because, with very limited incomes, they do not think about it as a priority:

Most families do not insure because they cannot afford to do it.

Most of the clients I work with don't have insurance for anything.

None of my service users have any form of insurance – it is seen as an unaffordable luxury. There have been occasions when mobile phones have been insured, but the upkeep of the payments was not sustained.

Additional costs resulting from imprisonment

Imprisonment impacts on families through reduced and disrupted income streams. It also brings with it a need for extra expenditure during the 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.

Travel Costs

For 20 of the 24 family members in the study, travel costs were an issue. Two of the remainder had senior concession bus passes. The estimated average weekly costs ranged from £4 to £30 with five paying between £5 and £10 per week and seven paying between £11 and £20. Two were not eligible for payments for the Assisted Prisons Visit Unit (APVU), and others reported that the APVU only partially met the actual costs of transport.

Applications to APVU require the completion of forms, which could be off-putting for some and required provision of personal financial details which some were reluctant to reveal. The benefits income of a household can vary when a partner leaves or returns, for example, and it may be that some potential claimants feared that stating their position would put their benefits at risk.

In the initial stages of visiting, APVU payments are retrospective, so applicants have to pay their fares 'up front'. They may not readily be able to negotiate 'up front' /advance payments or direct payments to travel service providers from APVU. When Sacro Travel Services helped visitors enter into such arrangements, they found that the visitor is relieved of both financial pressures and resulting emotional stress.

Helpline data provided some examples of family experiences:

- One partner lived a long distance from the prison and was not eligible to receive financial assistance from the Assisted Prison Visits Unit (APVU).
- A mother was keen to travel to the prison for an Integrated Case Management (ICM) meeting but was worried about the cost involved in the travel.
- A father found the cost of going with two children to visit their father in prison a drain on his resources.
- Another mother was anxious for information about what help she might get for travelling to see her son.
- A daughter found the cost of travel to the Open Estate a deterrent to visiting.

Family support workers provided more examples:

- A pensioner travelling from York to Edinburgh was not receiving pension credit so was not eligible for APVU assistance, but his low income meant that his travel costs caused hardship.
- A woman with disabilities had to take a taxi and only received half the cost after advocacy and a GP letter.

Since poor health was a common feature among families, the difficulty in getting funds for suitable transport may well be a disincentive to visit. Others fell behind on essential utility payments to pay bus, train and taxi fares or petrol money to friends.

Other costs associated with visiting

While the majority of the family members interviewed did not have to book visits, seven did have to make phone calls for this purpose. This could be expensive as well as frustrating: "I was constantly telephoning and being put on hold."

Support workers have noted that many families have pay-as-you-go mobile phones with expensive tariffs because their financial circumstances prevent them from entering into more favourable contracts.

Most visiting families will spend money on refreshments for themselves and their children before, during and after the visit. Some have long journeys, and children in particular need sustenance. During the visit, to share food and drink with the prisoner is the norm, and buying from prison vending machines is expensive where there are no volunteers to run a canteen. While the Visitor Centre at Perth has a vending machine and a kettle, only the Visitor Centre at Edinburgh provides low cost snacks before and after visits.

Cash and material support for the prisoner during sentence

Prisons do feed and provide the essential basics for prisoners, but there is no doubt that most families feel the need to give additional support. This takes the form of cash being paid into the prisoner's personal cash account (PPC) administered by the prison, and items sent in by post or handed in at reception. 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. A major cost was money for clothes, with 17 families providing underwear, socks, shoes, trainers and jumpers. A majority provided money for tobacco and phone cards and a smaller number cash for electrical goods, computer games, magazines and newspapers. Paying for pools coupons is not unknown.

Family members indicated some of the reasons why they paid so much. For some there was an expectation on the part of the prisoner: a young prisoner's status in the prison might be measured by how fashionable his trainers were, for example. One relative thought the prisoner often needed new sports gear because prison disputes were settled on the football pitch. Quotes from mothers include:

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

I worried that if I did not give it to him he would resort to other means to get the things he wants.

I give him money so he will phone to say he is OK.

These statements support a view put by support workers: mothers and partners can feel helpless during the sentence, and giving material support is one of the few things they can do. This was particularly true for those who could not visit frequently because of their health, the distance and the cost. It has also been suggested some may feel guilty in some way, and this is their way of compensating.

Support workers cite cases where the cash support is indirect, as in a case where a mother was paying her son's rent from her income during his 11-month sentence so that he would not lose his tenancy. Family members also pay debts of prisoners, as creditor phone calls and letters arrive at the home.

Keeping in touch

For 21 of the 24 families, there were costs arising 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 SPS 'email prisoner' scheme.

Getting cash into the prisoner's PPC can be problematic. A father whose son was on remand in a prison far from him could not visit frequently. To keep in contact, the son made phone calls:

Both these options he has to pay for, so we need to send him money. Ideally we want to be able to send small regular amounts, but to do so through Royal Mail Special Delivery costs almost £6 a time. So to send £10 costs £16. Sending money normal post

does not work, since around a third of the mail we send fails to arrive. Sending Recorded Delivery is cheaper than Special Delivery but does not guarantee delivery, and items sent this way have also gone missing.

The father has asked about the possibility of the Scottish Prison Service setting up a system that would allow electronic payments to meet the needs of families that cannot visit frequently. Thus far this does not exist, though such a service is now available for prisoners in England and Wales.

Costs associated with home leave

The 24 family members interviewed had no experience of home leave, but the sample of Helpline calls relates to a period when information was being gathered by survey about this issue. Eleven callers elaborated on a number of factors. Extended home leaves seemed particularly difficult.

The core questions were about financial pressures that might be experienced while the prisoner was on leave. It appears that families did not know before the release on leave about the money that could be available to help support the prisoner and family during the leave period. Some were not aware that the fares to and from the prison were covered, that the prisoner's wages could be spent, that a sustenance allowance would be provided, or that Community Care grants were a possibility.

The callers raised several different issues:

- One mother on a low income reported that she had received little in the way of advice from social workers or prison staff.
- Another caller, partner of the prisoner's father, said the prisoner on his first home leave had asked her for pocket money and bus fares, despite the provision made by the prison. In this case, it seems the prisoner was withholding information from the family.
- A prisoner's partner had felt the need to borrow from family members and was applying for a second Community Care grant.
- The daughter of another prisoner, whose several home leaves were of increasing duration, felt that there was not enough financial support for having him at home for a week at a time. She could only apply for a Community Care grant *after* a visit (because a visit might not take place), and this had meant borrowing money, which was stressful, as she did not like being in debt to family and friends. Her income was restricted to Job Seeker's Allowance, and to receive the CC grant prior to the leaves would have made a great difference to her.
- One man said he would lose wages to be at home when his brother was on leave.

These responses prompt a question: do prison staff and social workers rely on the prisoner to give families the appropriate information?

Post-release issues

Thirteen of the 24 families anticipated financial difficulties on the release of the prisoner. The majority of them were concerned that it would take time for their Benefits to be re-assessed, and this would lead to the already familiar problem of delay and disruption to payments and all the consequences of that. For some it meant a likelihood that they would have to provide financial support for their relative, at least in the short term.

Helpline callers gave two examples of problems faced:

- One reported that her sister was about to be released to her father's address where there would be insufficient rooms for her and her two children. There was uncertainty as to what benefits she might receive and anxiety about how to cope if payments were delayed.
- An ex-prisoner reported that he was 'on a tag' (released on an electronic tag) and was worrying that if his electricity meter card ran out during the curfew period he would be unable to renew it quickly. He had been refused a crisis loan and community care grant because of his high debt level, and there were delays in his Benefit payments.

Family support workers provided evidence of the impact of release on prisoners:

From the initial bus fares to home or an arranged private car, there is a cost incurred for the individual leaving prison. This is taken immediately from the liberation grant, reducing the money available for basic needs such as food and clothing.

A significant issue can be weight loss or gain during the sentence, which leaves the discharged prisoner without suitable clothing for release. For some, this is a major priority that competes with other essentials.

Community care grants are discretionary, and the amounts granted for clothing are minimal. Eligibility can be an issue because successful applicants need to show they are receiving means tested benefits or are about to be so. People eligible for only contributory benefits such as Job Seekers' Allowance are not eligible.

Many prisoners are expected or need to attend a variety of appointments following release. They will have to follow up housing applications or seek private accommodation. They may be expected to attend meetings with social workers for post release supervision and attend addiction and/or 'ending offending' programmes which may continue for many weeks. All these activities are likely to incur travel costs.

While the above are costs to the individual discharged prisoner rather than directly to the family unit as a whole, it is highly likely that they would have an impact on the overall household income.

Financial hardship in context

The purpose of this paper is to highlight the impact of imprisonment on families in financial terms. But the financial difficulties that families face are very often related to other problems.

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

Analysis of the Families Outside Support Worker database confirms that financial difficulties do not come in isolation. Most of the 23% referrals concerning financial issues also included reference to other difficulties experienced by the referring family member – alcohol, bereavement, suicide, care responsibilities, domestic abuse, drug misuse, emotional and relationship problems, housing, and health problems.

The offending behaviour that led to the family member's imprisonment may have stemmed from these same problems or a combination of them, so the family is likely to be anxious about them and how the family will cope in the future. At the very least, they will have made it more difficult for families to weather the additional financial challenges that are the outcomes of imprisonment. Stress caused by financial problems may in turn exacerbate person problems such as addictions.

Summary of Findings

The findings of this Scottish study replicate many of results of previous studies elsewhere and illustrate how the finances of Scottish families are likely to be affected when a partner, parent, son or daughter is imprisoned. Key conclusions include the following:

1. Most families with a relative in prison are on low incomes before, during and after the imprisonment, many in receipt of state benefits. Many come from the most deprived areas of the country and are already struggling with poverty. The UK governments' welfare reform agenda is likely to exacerbate the challenges families face in securing an adequate income from social welfare benefits.
2. The families are likely to be affected by a range of other problems – relationship, emotional, housing, health and addictions. These circumstances can both compound the financial difficulties and be exacerbated by them.
3. When a family member goes to prison, the household usually suffers a drop in income for one or more reasons – loss of the prisoner's former income contribution; disruption, delay and reduction in benefits income; and loss of earnings by remaining family member due to increased childcare responsibilities.
4. The reduction in family income means there is less money available to meet the needs of children.
5. The imprisonment of a family member may threaten the security of the family's housing because rent and mortgage payments remain the same despite the reduced income.
6. Reliance on extended family, charities and loans to meet essential needs is widespread. Loans from the state and private sources often lead to a cycle of spiralling debt.
7. 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.
8. Conviction and imprisonment may affect access to, and the cost of, property, contents and car insurance, and the poor financial circumstances of most prisoners' families mean that few even consider taking out insurance cover.
9. Reduction in household income is in almost every case accompanied by additional expenditure to support the prisoner during the sentence. The extra outgoings are not minor additions to household expenditure but major demands which family members feel bound to meet. They include travel costs; money for refreshments during travel and the visit; postage and telephone calls; and large cash payments into the prisoner personal cash (PPC) account for a variety of items including clothing, tobacco and phone cards.
10. Families appear to subsidise Home Leave stays despite the fact that there should be prison provision for them, and discharged prisoners face a range of financial challenges, many of which must impact on the other members of the household.

Some Suggested Ways Forward

- Families should, whenever possible, receive information and advice on financial implications before the admission to prison. Preparation for the change in financial circumstances will help to reduce the likelihood of delays in the payment of revised benefits and allow for negotiations with landlords and banks.
- 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 the sentence is likely to lead to a need for kinship care.
- Specific advice should be offered about insurance and access to it – the charity UNLOCK is probably best placed to provide this to prisoners, families and support workers.
- Travel costs can be prohibitive for many families. SPS and other involved 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 Visitor Centres at every prison would enable, among numerous other services, the provision of low cost snacks and drinks for visitors. This would reduce a major financial pressure on families, especially those with children.
- SPS should take steps to 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 how the current benefits reform programme is likely to impact on prisoners' families and what steps could be taken to minimise their negative effects, especially on children.
- A module on financial issues should be included in awareness training and education programmes for 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.

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