

North Liverpool Citizens Advice Bureau

The financial skills training project at HM Prison Liverpool, was funded through a grant from the Basic Skills Agency financial literacy research and development projects. The course was delivered by North Liverpool Citizens Advice Bureau who have a long established relationship with HM Prison Liverpool. North Liverpool CAB has a permanent base within the resettlement unit of the prison. The main aims of the service are to deliver an advice service, training and assistance to prisoners and their families. Therefore North Liverpool CAB was ideally based to take on such a challenge of developing a Basic Skills Agency skills for life and financial literacy project.

The Financial Skills Training project designed and delivered a financial capability training course to 51 prisoners. All of the participants were volunteers who took part in the project from March until December 2006. The course was overseen and directed by an education specialist in partnership with a financial skill trainer with a strong background in money advice. A second vital part of the project was to research the effectiveness of the Financial Skills Training project and this was carried out by Liverpool John Moores University from August to December 2006. Their research backed the view that there was great need for financial training in prisons. The full report can be downloaded here:

<http://www.ljmu.ac.uk/HEA/financialinclusion/85781.htm>

The course was designed with reference to the Adult Financial Literacy Capability Framework and mapped to the Adult Literacy and Numeracy core curriculum. There were however other influences that played a major role in the project, for example, debt and money advice perspectives were very influential.

The original plan for the project was to work with up to 100 participants on a multi level money advice and financial literacy programme. It was intended that the programme would also include completion of a financial skills questionnaire which would play an imperative role in identifying literacy, numeracy and financial literacy needs of the prisoners. Approximately 30 prisoners would be selected to participate in one to one advice. A further 30 would undertake a financial literacy course. A further 10 would receive both money advice and financial literacy training. However, a few months into the project it became clear that there were parts of the programme that were unsuccessful and that a re-evaluation of the aims and objectives was needed.

There were four main challenges to the work:

- *Organisation context* – delivering financial literacy training within a prison had many drawbacks.
- *Participant motivation, skills and abilities* – Difficulty in transforming initial interest in financial literacy.
- *Participant skills and abilities* – Although staff were aware they would be working with prisoners who may have low basic skills levels, it became clear that many course revisions were necessary.
- *Course content* – early evaluation showed that the approach to the project had been focused on financial awareness and debt rather than from a basic skills perspective.

By July 2006 there was a complete revision of the project due to the issues listed above. The revised plan was to deliver a six separate week long financial capability courses based on a modular programme of nine sessions plus a tenth for evaluation and reflection. The new aim was to recruit 60 prisoners onto the six courses and six 'insiders' onto the City and Guilds course in Adult Learner Support.

The research methodology chosen was based on quantitative analysis. Statistical data and in depth interviews with staff members were evaluated. There was also a group session with the prisoners that was conducted solely by the researcher with no prison staff or tutors present, this was to prevent any influence and to reduce participant bias.

The research highlighted the importance of not losing financial capability education within the skills for life agenda. One of the key findings of the project was that financial capability education and basic skills training were two disciplines for which prisoners had differing needs. The researchers and practitioners therefore decided to develop a financial skills course that was relevant to all irrespective of background but which offered basic skills assistance if and when required

36% of participants who completed the course sought personal money advice within the prison. 31% sought advice on how to deal with being over indebted. 31% sought advice on self employment on release and 38% on housing and welfare benefits. The largest single issue for those who took part in the course was debt management. A key outcome of the project was the production of the course booklet *money matters*. A great aspect of this booklet is the fact that it is designed for use within the course sessions as well as being something that each participant can take away and use for reference.

The aims of money matters are:

- To understand the basic principles of managing personal finances
- To seek free and unbiased financial and debt advice in complete confidence.
- Reflect on their own experience and consider changing attitudes to money and debt (money matters 2006)

Leaving prison is a key life stage in a prisoners life. The project has shown the importance of financial capability training as a large and central part of pre-release programmes. It plays a huge role in a prisoners rehabilitation and gives them life skills for the future.