

# How to Assist Probationers with Debt Problems during Supervision? A Qualitative Study into the Experiences of Both Probation Officers and Clients

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## Abstract

Little research exists on what works in the supervision of offenders with debt problems. This qualitative study aims to provide insight into the barriers probation officers and clients experience during supervision regarding debt and the support that clients need. Interviews were conducted with 33 Dutch probation officers and 16 clients. The results show that debt often negatively influences clients' lives and hinders their resocialization. Probation officers lack effective methods to support clients with debt problems. To adequately help clients with debt problems, probation officers should obtain more knowledge about effective interventions and collaborate more closely with debt specialists from the probation supervision outset.

## Keywords

financial problems, debt, crime, probation work, supervision

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## **Introduction**

Criminological and forensic psychological studies have paid much attention to risk factors for crime. Childhood factors such as parental education level, low socioeconomic origin, coming from a broken family, severe mental health and substance abuse problems of family members, and victimization during childhood are important risk factors for (re)offending later in life (Bonta & Andrews, 2017; Farrington, 2006; Shader, 2001). Other factors that have been found to increase the risk of criminal behavior are lack of education or work (Agnew, 2001; Shader, 2001) and severe mental health problems, including major mental disorders, personality disorders, and substance use problems (Douglas et al., 2013; Goldstein et al., 2005; Whiting & Fazel, 2020).

Insight into risk factors for (re)offending is essential, as it may provide concrete guidelines for risk management and help improve the effectiveness of interventions and offender supervision. Knowledge concerning the effectiveness of offender supervision has greatly increased over the last 25 years, and methods to reduce risks have been further developed and improved (e.g., Bonta & Andrews, 2017; Cullen & Gendreau, 2001; Durnescu, 2012). However, financial problems and debt as risk factors for (re)offending have received relatively little attention. The few existing studies of the relationship between debt and crime show that debt may be an important critical criminogenic factor (e.g., Agnew, 2001; Bonta & Andrews, 2017; Shader, 2001; Whiting & Fazel, 2020). For example, a recently published file study on a sample of Dutch probation clients suggests that debt is not only likely to be a direct risk factor but also seems to be highly interrelated with crime by a complex interplay of different risk factors such as problems with education, work, income, and mental and physical health (van Beek et al., 2020).

In addition, studies on effective supervision of offenders show that not only the application of effective interventions and methods is important, but also the role of professionals, such as probation officers (for an overview, see Durnescu, 2012). For instance, working style, staff skills and personal characteristics have become increasingly important in probation work over the years. In their daily practice, probation officers experience that debt among clients is substantial and that this debt is strongly related to crime, which may make their work more complex (Jungmann et al., 2014). For example, probation officers often support clients in making progress in domains such as housing, work and relationships, but this progress may be hampered by the complex debt situations often experienced by clients. At the same time, probation officers report a lack of adequate programs or methods to supervise clients with debt problems. Probation officers also express a need for more knowledge about the influence of debt on clients and how to supervise clients with debt

problems. This stresses the need for more qualitative research on the effect of debt on clients, their probation supervision and resocialization, their needs, and better guidelines for probation officers to more effectively supervise clients with debt problems.

In addition, the perspective of clients regarding the barriers they experience, may provide other insights than the perspective of professionals. As such the two views can complement each other. However, little research exists that includes both the perspective of professionals and clients relating to assistance with debt problems. These insights are important because probation officers and clients have to collaborate during supervision on the goal of preventing recidivism. Therefore, it is essential to know whether their opinions about barriers and solutions are in accordance with each other or differ strongly and, if so, how. From the literature, we know that not only the role of professionals is vital in the success of probation supervision, but that the working alliance between professionals and clients contributes to the extent to which probation supervision is successful (e.g., Horvath, 2011; Kennealy et al., 2012). Identifying and agreeing on goals together and building up trust between professionals and clients contribute to a better working alliance, more successful probation supervision, and less recidivism (Sturm et al., 2019, 2020). Moreover, prior studies of client empowerment emphasize the importance of giving clients a voice, especially when it comes to effective interventions, by focusing on the perspective of clients besides the perspective of professionals (e.g., van Regenmortel, 2009).

To gain insight into effective supervision of clients with debt problems from the perspective of both probation officers and clients, this study aims to examine (1) the possible influence of debt on clients and probation supervision, and (2) the possibilities that both probation officers and clients see to support probation clients with debt problems adequately. This will be done by analyzing the scope and background of debt among clients from the perspective of both probation officers and clients. Specific factors that play a role in the relationship between debt and crime according to probation officers and clients will also be investigated. Furthermore, this study will explore the barriers experienced by probation officers and clients during supervision relating to finances and possible ways to reduce these barriers. These insights may provide professionals with guidelines toward adequately supporting clients with debt problems, with the overall aim of stimulating effective resocialization and preventing recidivism.

## Method

### *Procedure*

This study is part of a larger research project on the relationship between debt and crime. In the present study, data were collected by conducting semi-structured interviews with probation officers and clients based on a topic list derived from an earlier literature review and a client file study (van Beek et al., 2020a, 2020b). The interviews focused on the following five topics: (1) prevalence and type of debt, (2) debt background, (3) the relationship between debt and crime, (4) barriers to the supervision of probation clients with debt problems, and (5) the assistance of probation clients with debt problems. Probation officers were invited to participate via the intranet sites of their probation organizations, LinkedIn, and the professional network of the researchers of this study. The probation officers first determined which of their clients were capable and willing to talk about the topic and asked them to participate. When asking clients to participate, the probation officers emphasized that participation would be entirely voluntary and that refusing would have no influence on their probation supervision. Some clients were clients of the interviewed probation officers, whereas others were not. Some probation officers asked multiple clients to participate. Before the scheduled interview, an informed consent form and a topic list were sent to the participating probation officers. Probation officers and clients were both asked to sign the informed consent form after explaining the study and before the start of the interviews. The informed consent form clearly explained that answers were anonymous, treated confidentially, not traceable to individuals, and never published or shared with the probation service. Managers, (other) probation officers or clients would not get insight into the answers. Furthermore, it was emphasized that the study was conducted for the purpose of academic research and not on behalf of the probation service. The study was conducted and published following the privacy policies of the universities involved. Respondents had the right to end their participation in the study at any moment without reason. The informed consent forms and the overall study conduct were both approved by the ethics committee of the Research Centre for Social Innovation at the Utrecht University of Applied Sciences. The interviews of both professionals and clients took place at the probation organizations' locations and lasted between half an hour to one and a half hours. The interviews were conducted under strictly confidential circumstances at a quiet place where no others could listen in, most often in a consultation or conference room of the probation service.

## Sample

A total of 33 interviews with probation officers were conducted. These interviews were proportionally distributed over the three Dutch probation organizations to create a representative group: Dutch Probation Service (Reclassering Nederland, RN)  $N=18$ , the Institute for Social Rehabilitation of Addicted Offenders (Stichting Verslavingsreclassering GGZ, SVG):  $N=11$ , and the Salvation Army Probation Service (Leger des Heils Jeugdbescherming & Reclassering, LJ&R):  $N=4$ . They were also spread over the Dutch regions (East:  $N=7$ , South:  $N=3$ ; West:  $N=14$ , and middle:  $N=9$ ). Of the 33 interviews, 14 were with men and 19 with women. In addition, a total of 16 interviews were conducted with probation clients from the different regions of the three Dutch probation organizations (RN:  $N=12$ , SVG:  $N=1$ , and LJ&R: 3; North:  $N=2$ , East:  $N=3$ , South:  $N=1$ , West:  $N=2$ , and middle:  $N=8$ ; 14 interviews were with men and two with women).

## Analysis

The interviews were audiotaped, transcribed verbatim and analyzed qualitatively using the Atlas.ti software program. The data-analysis involved deductive content analysis techniques in which theoretical constructs were used as a basis for coding (Miles et al., 2014). The descriptive coding was done thematically based on the five central topics listed in the Procedure section: (1) prevalence and type of debt, (2) debt background, (3) the relationship between debt and crime, (4) barriers to the supervision of probation clients with debt problems, and (5) the assistance of probation clients with debt problems. Labels and sub-labels were added to the interviews per topic (e.g., “debt background (2): growing up in poverty”). Ten percent of the interviews both with professionals and clients were double coded by a research assistant to check for intercoder agreement. Overall, there were no critical differences in coding within the double-coded interviews. Some fragments were labeled differently, but there was agreement on the coding when looking at these fragments in closer detail. Any remaining coding differences were discussed with the entire research team until an agreement was reached.

## Results

### *Prevalence and Type of Debt*

The majority of probation officers—regardless of the probation organization they represent—indicate that almost all clients are in debt and that this debt can be considered as a criminogenic factor in many cases:

*If I have to guess, I think between 95 and 99 percent of our clients have financial problems. This is not always serious debt, but can also be problems with spending money and financial planning, but almost all our clients have financial problems. Not always related to crime, but there are problems and sometimes they are serious. (Probation officer)*

Probation officers distinguish different types of debt situations. They see many clients who are seriously in debt, but they also see clients—many of whom are young—who are not seriously in debt but who do have financial problems as a result of assumed greed, immediate satisfaction of needs, and impulsive choices:

*If I divide it [the debt situations] into categories, there are young offenders with mild intellectual disabilities who long for status and material goods. Another group is addicts who have no money or only want to have money to use drugs, which is intertwined with crime (property crimes). And we have a third category, and these are the real antisocial people who go for the “big money” and make every effort to become millionaires through robberies or importing or exporting drugs. (Probation officer)*

In line with what the probation officers state, most clients indicate that finances are a (very) important part of their life and should be an important theme in probation supervision. A considerable number of clients receive income from social assistance or disability benefits. The financial situation of most clients is problematic and leads to limited possibilities for resocialization:

*It [the financial situation] has a huge impact. Every day, of course. Every day I think: What am I going to eat tomorrow? There is no certainty. No social security. I do not have that. (. . .) The only thing I can do is look for illegal work, but that does not make us happier. We just want to build something. Pension, a stable income, everything on paper, with a clear conscience. The only thing I can do now is illegal work or crime. Every offender needs someone who wants to obtain money for him. I am not someone like that. (. . .) No, not at all. I am staying strong, I am doing my best, but I hope something will change soon. (Probation client)*

Clients specifically mention (criminal) fines, which can be high, as a debt type that hinders their resocialization. Observations of the probation officers confirm this. Moreover, clients mention debts owed to the Dutch Central Judicial Collection Agency (CJIB), mortgage arrears, and informal debts. Probation officers also mention debts owed to health insurers, fixed charges

such as rent, gas, water and electricity, subscriptions such as telephone bills, and loans. Most clients experience stress and frustration as a consequence of debts and indicate that their debts have a significant negative influence on their mental and physical health:

*What really makes me depressed is that the debt keeps increasing. (. . .) Then you tend to do criminal things to get money. You think: Then I'll pay it straight away, then I'll be done. (Probation client)*

Some clients mention that they use substances to cope with the stress caused by the debt. Probation officers also observe negative health influences.

### **Debt Background**

According to the majority of probation officers, a common reason for debt among probation clients seems to be that many clients grew up in poverty, and never learned to manage their finances, and did not learn the necessary skills to organize their lives adequately:

*I think the situation in childhood is an important basis: What did you learn at home, if you learned anything at all, about how money works, how to deal with money? I think many of our clients learned almost nothing about that. They also had little education. Therefore, they learned very little from school. Therefore, they just do something, without any idea of the consequences of their actions, combined with limited cognitive abilities. (Probation officer)*

This lack of skills influences other life domains as well:

*I think that many of our clients have cognitive deficits. You can see this in every life domain: failing to work, failing to build friendships, relationships, managing finances, living, working, problematic substance abuse; all life domains have to do with 'how are you functioning cognitively?'. If something goes wrong there, if you have thinking errors and think negatively and do not have helpful thoughts, it just does not go well. (Probation officer)*

Another common reason for debt might be that some clients tend to make impulsive choices and focus on luxury and status. Also, the complexity of the current society and societal norms, such as the required digital skills, may play an important role:

*If you know the average client, you understand that clients are not able to manage it on their own. They really need help. It is quite difficult: You have to*

*have skills, you have to be able to call, you have to be able to discuss, you have to be able to negotiate. You have to have quite a few skills to manage. You have to be able to organize, you have to be able to plan, yes, there really are a lot of skills.* (Probation officer)

Clients indicate that their mental and behavioral problems, such as personality disorders and ADHD, and problematic substance abuse are important causes of debt, as was confirmed by probation officers. In some cases, clients appear to have difficulty complying with societal rules. Furthermore, some clients experienced financial problems after getting divorced or losing their job. After a divorce, it could be true that people have higher costs due to housing or maintenance, experience a loss of income because they were economically dependent on their partner, or are held responsible for their ex-partner's debts. They can also be confronted with costs for the divorce itself, mediation and lawyers. Often, people who have lost their jobs also experience a severe loss of income. Some clients did not have stable work situations, for example, because they have to take care of their parents or did not complete their education. Some clients experience financial problems resulting from criminal actions, such as growing cannabis, banking fraud or car registration fraud. In some cases, the financial situation of clients only became worse after their incarceration. Most clients already grew up without stability and were not led by example, which was also observed by probation officers. For instance, clients had parents who also had no work experience and left home at an early age:

*I was in debt for five years because I was homeless and left home at an early age. Living on the street is expensive. When I was arrested, I had already been debt-free for three years. It was very disappointing to be back where I started.* (Probation client)

*I no longer lived with my parents. If you do not live with your parents, your nice childhood is pretty much over.* (Probation client)

*We moved to my stepfather's. From then on, it went well financially, but before that, it did not. My mother did not have a job either, and so on.* (Probation client)

### ***The Relationship between Debt and Crime***

Probation officers observe that the relationship between debt and crime among their clients is relatively strong, regardless of the crime type. They estimate that this is mainly due to the high levels of stress caused by being in

debt. Sometimes the offending behavior of clients appears to be directly related to their debt since, for example, some of their clients steal to be able to eat and live, although usually, multiple factors play a role:

*When it comes to recidivism, I see relatively few petty thieves in the supermarket because they really have nothing to eat. However, you see, for example, that they return to the drug trade and are in debt. They think: I once tried doing it the right way, but that was not successful. Therefore, now I will do it my way. In that way you see concerns about debt. (. . .) It is mostly the stress that leads to delinquent behavior. (Probation officer)*

In addition, probation officers report that many clients seem to focus on the immediate satisfaction of their needs and solutions to urgent problems. Their spending is structurally out of line with their incomes. When clients (structurally) lack income and future perspectives and are unable to recover due to an accumulation of problems, this may also increase the risk of crime:

*At a certain point, people go crazy. However, that is usually preceded by a long trajectory of many other problems, among which is being in debt. (. . .) It cannot be separated: People who have enough money might do stupid things too, but they do not suffer from it; they can bear it and can recover themselves. However, if you have already had nothing to spend for many years and have relational problems besides that, and mentally you get depressed or other strange things, then that will interfere, and everything can go wrong. (Probation officer)*

As a result of these factors, financial problems may cause a vicious circle of problems and increase the recidivism risk.

According to clients, offenses are often related to drugs (e.g., dealing, growing). Stealing, robberies, aggression and tax evasion are also common. Clients state that obtaining money by offending is often easier than trying to earn money legally by working:

*If someone on social benefits gets 1400 euros, and if he is going to work, he will just get 1600, then you understand that someone would never want to work in his life again, especially if there is a boss who makes his life miserable. You will work for eight hours, you lost at least twelve hours (including travel time and so on), and if you are at home, you do not have the energy to do something. Therefore, that calculation is made quickly. (Probation client)*

Probation officers also observe this. Another factor that could play a role is that the risk of reoffending may increase in the period after incarceration because many clients do not have supplies and it often takes a great deal of

time to arrange housing and benefits. Financial problems and crime can also be related to drug use and production, for example, when people are sentenced because they deal or grow drugs to pay off their debts, increasing their financial problems.

### ***Barriers to the Supervision of Probation Clients***

Numerous barriers often hamper adequate supervision of probation clients with debt problems. Probation officers report that debt and the resulting stress clients experience may seriously hinder supervision:

*If someone has much stress due to money problems, he does not want to talk about other things because he has a problem now, and that is a lack of money.*  
(Probation officer)

First, the institutional and societal system is a crucial barrier to effective assistance. The way organizations communicate is often not evident for clients, and the interests of organizations and the specific target group are not always aligned. Second, a lack of practical conditions hinders adequate supervision. For example, if clients have no social benefits and housing, they lack the primary conditions that enable them to plan and look forward, hindering supervision of other life domains and the behavioral change necessary for resocialization. Other barriers to effectively supervising clients with financial problems are antisocial behavior and the clients' motivation, the duration of procedures and processes such as arranging housing and benefits and stabilizing incomes, and the stigma of 'being an offender'. Furthermore, a considerable number of probation officers feel that their role in the supervision of probation clients with debt problems is limited and that they do not have the time and knowledge to support clients with financial problems adequately:

*I also find it a bit scary to deal with finances [of clients]. You are always a bit afraid of what cesspool you will open up. What will come to the surface, and where do you start? Because you do not know that, you refer clients to other professionals or organizations, after which finances may become a bit neglected. (...) However, sometimes I think: it would be useful if I knew more about some things as a probation officer.* (Probation officer)

As a result of these barriers, both probation clients and officers are often hindered by a sense of powerlessness:

*Sometimes I do not see the solution myself either; and still, you have to support and help your client. I sometimes feel hopeless myself too, and I understand very well why they [the clients] feel hopeless too.* (Probation officer)

Clients themselves experience barriers in line with those observed by probation officers. First, several clients experience their low education level or incomplete education as a major barrier. Sometimes, the status of their education is a result of their crimes. Second, some clients report barriers to finding a job. Third, in other cases, the client's relationships and network are reported to influence them negatively. Fourth, incarceration is also a critical barrier, for example, because debt may increase during incarceration while there is no income. Fifth, clients experience the process of stabilization and obtaining debt counseling as arduous, without them seeing any progress for a long time. Furthermore, the fact that debt counseling is not possible in the Netherlands in case of criminal fines hinders effective supervision of probation clients with such debts. Finally, clients are also hindered by the approach of and rules applied by organizations, which clients often experience as strict, affecting their motivation to commit to resocialization:

*I want to work now, but if they act this way, according to the system. . . I did not work before, because why should I? First, I had to go to prison. Second, no matter how much I work, everyone will take it [the money]. What motivation do I have? ( . . . ) I think this is unfair.* (Probation client)

Clients often do not have the money to pay off debts, and legally doing so is nearly impossible. In line with the observations of probation officers, many clients report having a sense of injustice; they feel that the experienced barriers are an extra punishment besides the punishment for their criminal acts and their (financial) problems:

*You get into such a situation, and you think: Wow, actually I am being punished twice. You seem to be no longer allowed to get the chance to make progress.* (Probation client)

### ***The Assistance of Probation Clients with Debt Problems***

**Current assistance.** During supervision, probation officers mainly focus on obtaining awareness and insight among clients about their behavior by discussing norms and values. Some probation officers also help clients with practical tasks, such as organizing letters, calling creditors, and making payment arrangements. In addition, some officers have contact with creditors and other health care organizations, whereas others do not. Most

officers formulate financial goals in case management plans, although these goals are not always actively monitored and evaluated. One reason for this is that financial stabilization often takes more time than the duration of the supervision. As a result of this, probation officers usually do not see whether clients successfully finish debt counseling. Probation officers often formulate their actions and the goals quite abstractly (e.g., discussing and stabilizing finances) and practical elaboration is often missing. Many probation officers admit that they see their role in assistance with financial problems as limited:

*To be honest, I have to say that I do little with debt problems as a probation officer. I quickly refer the client, for example, to budget coaching or protective guardianship. Therefore, I relinquish responsibility for this rather quickly because I think: If they do not know where they have debt exactly, it becomes complicated. I do not have time for it. (. . .). And you think: I know too little about it. I can fix simple things. However, if it is very complex, it is a complicated story (. . .). Therefore, at a certain moment you no longer have insight into it anymore. You have contact with organizations about how things are going now and then, but that is it. (Probation officer)*

Following the observations of probation officers, clients experience that assistance is often lacking. For example, clients indicate that they did not receive work or educational assistance during childhood or assistance after incarceration. Especially regarding finances, clients have the feeling that they are not assisted. As a result of this, they feel that they end up having to solve their problems on their own. Furthermore, they sometimes do not know where they can get help with their finances.

Moreover, whenever clients received support, such as protective guardianship or other financial support, the received support and the clients' needs did not always align. Professionals often focus on psychosocial assistance. However, clients often indicate that they want practical support first. Clients mention hardly any positive experience with care and support, especially concerning finances. For example, they feel that professionals do not listen to them when they tell them that practical assistance is their priority. As a result, clients feel as if they are not making any progress.

The extent to which clients need support differs. Some clients report that they do not want support, among other reasons because of previous negative experiences with assistance. Other clients indicate that they would have liked to receive support but did not know where to get it. Most clients who have had help with their finances were under protective guardianship. Although professionals observe that protective guardianship can give clients more peace of mind, many clients who are under protective guardianship are not happy about

it. For example, they experience stress as a result of protective guardianship and do not feel that it helps them:

*It does not do anything for me. I do not have a good thing to say about it. Nothing has ever changed. Nothing ever happens. Really. (. . .) Lots of quarrels. I get completely stressed because of it, the protective guardianship. My probation officer wants me to say something about it, but I do not know if I can handle that, how she [the protective guardian] treats me. (Probation client)*

Most clients are not optimistic about debt counseling either; they feel that the counselor communicates unclearly, processes take a long time and they experience little flexibility from the counselor. In addition, clients often feel that they have little influence on the process themselves. Some clients received support from other organizations, such as outpatient health care or neighborhood teams. A few clients have had support from their families.

Specifically with regard to the assistance of probation, clients are sometimes reluctant to give their probation officer all information because they know that information can be shared with the police. Moreover, many clients feel that the probation officer cannot do anything and has few possibilities to support them beyond listening to what is going on, which is in line with probation officers' opinions.

**Solutions.** Probation officers argue that for adequately supervision of clients with debt problems, it is necessary to collaborate with other organizations, such as municipalities and health care organizations, from the outset of the supervision. For example, they suggest that a joint walk-in consultation hour could be beneficial. Probation officers also believe that it would be helpful to know more about finances, such as debt counseling, debt systems, and budgeting, and had the time and skills to pay more attention to it. Concrete suggestions are limited, but probation officers suggest that some of them need to become specialists in this subject so they can be consulted by other probation officers. Furthermore, according to probation officers, it would be helpful if probation organizations could provide financial training to clients in which they could learn to use their budget responsibly and get insight into their financial behavior. It would also be helpful if probation organizations had a basic emergency fund for clients to use under certain conditions, which could be used to support clients immediately after incarceration. This fund would contribute to a stable basis and create more time to work on other problems during supervision. When it comes to solutions beyond probation, probation officers argue that other organizations should be more aware of the needs of

this specific target group and, when possible, show more flexibility and customization toward clients:

*There are many options for improving the situation and making the system more flexible, to do something for people who are struggling, human, charity. You want to do something for your client without conditions or rules. (Probation officer)*

Most clients indicate that they wish to stop their delinquent behavior. Several clients want to find a (steady) job. Many of them feel hopeless when thinking about the future, which is recognized by probation officers. A substantial number of clients worry more about their finances than about other life domains, such as housing or work, and say that they do not know what would have helped them because they feel that their support options are limited. Specifically with regard to probation, many clients see few possibilities to help them with finances because they tend to think nobody can help them with their (practical) problems. In addition, in line with the probation officers' opinion, clients say that a small financial basic contribution, for example, from the municipality, would be beneficial because it would help them get through the period when they are rebuilding their lives. Furthermore, like the probation officers, clients argue that it would be beneficial if organizations have a more flexible approach, provide more customized assistance based on individual circumstances of clients, and better align with the target group:

*A somewhat thicker skin. People who come here do already have problems. (. . .) They are already more vulnerable than others. Therefore, I believe that you have to be more tolerant, turn a blind eye a little bit more, and look at the people's situation a little more. I am not saying that you have to be too tolerant. (. . .) I understand that it is necessary for some people. However, for me it was not the case. I think it is unfair. I am already being punished. I was homeless at that time, and now I am being punished twice because I get an extra push. (Probation client)*

## Conclusion and Discussion

This study aimed to provide more insight into the prevalence, scope and background of debt among probation clients, the influence of debt on probation supervision, and the needs of probation officers and clients. This study was based on semi-structured interviews with 33 Dutch probation officers and 16 clients of all three Dutch probation organizations.

By analyzing the influence of debt on and recommendations for improving daily practice, this study is, to our knowledge, the first to qualitatively explore

this theme from the perspective of both professionals and clients. The results provide a unique insight into the barriers created by debt during supervision and the solutions needed to address these problems and improve supervision, specifically regarding finances. Investigating this topic from the perspective of both probation officers and clients provides crucial insights into the working alliance between probation officers and clients (e.g., Horvath, 2011; Ross et al., 2007; Skeem et al., 2007). To create a successful working alliance and successful probation supervision, it is essential that professionals and clients determine and agree on their goals together and that there is a degree of trust and a good bond between the probation officer and the client (e.g., Sturm et al., 2019, 2020). The literature on empowerment confirms that investigating both perspectives is crucial to developing effective and applicable interventions (e.g., van Regenmortel, 2009).

### *Main Findings*

Overall, the observations of probation officers and clients regarding causes of and solutions for debt problems show many similarities, but there are some nuanced differences. In line with previous literature (van Beek et al., 2020b), results show that almost all clients are in debt. Both probation officers and clients particularly point to (high) criminal fines as a commonly occurring and complex debt. They also mention debts owed to the Dutch Central Judicial Collection Agency (CJIB) and health insurers, debts relating to fixed charges and subscriptions, loans, and informal debts as commonly occurring debts. Overall, the causes of debt mentioned by probation officers and clients are comparable. Both probation officers and clients indicate that addiction, poor mental health, and behavioral problems play an important role in (problematic) debt situations among clients (see also van Beek et al., 2020b). Both groups also mention childhood factors such as instability in childhood as important reasons for later (financial) problems. An important cause of debt among clients highlighted by probation officers is an inability and a lack of skills that influence their clients' whole lives, mainly because they did not acquire these skills in their childhood, leading to illogical choices. Probation officers also point to the complex societal system and cultural aspects as a cause of debt among the target group. Some clients emphasize—more than probation officers—that specific life events have led them into a particular situation.

The observations of probation officers and clients regarding the relationship between debt and crime are similar. They both mention the stress caused by debt as a critical mediating factor in this relationship. This study shows that debt greatly influences the lives of clients and probation supervision.

Clients experience a high level of stress due to their debt, and this stress may increase the risk of (new) delinquent behavior. Probation officers add to this that clients often do not possess the ability to recover from the accumulation of problems they experience due to a structural lack of income and perspective. This inability is in line with research on the influence of scarcity and stress on the mind and the way people make (financial) choices, showing that scarcity may lead to tunnel vision, a focus on the short term, and a temporary drop of IQ-levels of about 13 points, leading to lower quality of decision-making (Mullainathan & Shafir, 2013). Other studies show that the executive functions of people who experience chronic stress because they grew up in poverty are less well developed. These are functions that are necessary to set and monitor goals, oversee consequences of behavior, create a new behavior, and develop persistent behavior, such as planning, focusing, solving problems, and controlling impulses. Low executive functioning may be strengthened by other problems or vulnerabilities, such as mental health problems or mental disabilities.

In addition, according to both probation officers and clients, effective supervision of probation clients with debt problems seems to be hampered by, among other things, the organizations' approach, such as municipalities, where processes sometimes take considerable time, and clients do not always experience flexibility and customization. According to professionals, effective supervision is often also hampered by a lack of practical and essential support, such as social assistance and housing, which hinder looking forward and changing behavior. It may thus decrease the motivation of clients while increasing recidivism risk.

Furthermore, the study findings suggest that probation officers also need to financially supervise clients with debt problems to decrease the risk of recidivism and to help clients in other life domains. This finding is in line with literature on the hybrid and dual role of probation officers which has proven to be effective (e.g., Kennealy et al., 2012; Paparozzi & Gendreau, 2005). On the one hand, the probation officers' conduct focuses on the controlling role of decreasing risk of recidivism. On the other hand, it focuses on the caring role of resocialization (e.g., Klockars, 1972; Skeem & Manchak, 2008).

When considering ways towards improved probation supervision, this study demonstrates the importance of trust in the clients' recovery by professionals who supervise them. The literature on empowerment emphasizes that a positive approach in assistance, focusing on empowering clients, is crucial (e.g., van Regenmortel, 2009). However, both probation officers and clients indicate that they often experience hopelessness in the current study. Only a few clients indicate that they are being assisted regarding debt, often believing that assistance does not help them. There may well be possibilities

that neither probation clients nor officers know about, with both clients and probation officers stating that they feel hopeless and do not see an obvious solution. In addition, multiple probation officers state that they do not see a solution either. They mention only a few specific potentially effective methods. Clients often think that legally solving their problems would be nearly impossible, that nobody could help them and that they do not have any influence on procedures.

The observed discrepancy between priorities of professionals and clients during supervision may hamper the improvement of probation supervision. Professionals often appeared to focus on psychosocial assistance to help clients arrange things independently and to motivate them to make other choices. However, clients often (also) want practical and concrete assistance first, for instance, with calling or visiting institutions, writing letters, financial management, budgeting and planning. This finding is in line with earlier research showing that practical assistance is often addressed insufficiently in supervision (Bosker, 2015). Therefore, it appears the priorities of professionals and clients during supervision partly differ. A longitudinal cohort study among homeless people in four major cities in the Netherlands ( $N = 513$ ) also showed that clients mainly need practical support (Al Shamma et al., 2015; van der Laan et al., 2013). Professionals may sometimes want to take bigger steps in the supervision and focus on higher needs too rapidly, to the detriment of the clients' needs at that particular moment. In addition, probation officers may want to solve underlying problems first because they think that this is necessary before working on other problems such as debts, do not always know how to solve practical problems, do not know where to start, and do not always have the means at hand to support clients fully. Therefore, they often have to refer to further assistance which is not always aligned with the clients' needs and is organized complicatedly. However, the cohort study also showed that professionals estimate the clients' quality of life as lower than what clients themselves think and that clients want to live on their own more often than what professionals think possible. The cohort study also shows that clients are generally the least positive about finances compared to other life domains, which is in line with the negative feelings of clients relating financial problems in the present study (Al Shamma et al., 2015; van der Laan et al., 2013).

### *Strengths and Limitations*

The present study has both strengths and limitations. The first strength of the present study is that its results provide a profound qualitative overview of the many barriers to adequate probation supervision that clients

experience due to debt, for which solutions are often lacking. Second, the overview comprises the perspectives of both professionals and clients. Third, interviews were conducted with a substantial and representative number of professionals and clients. Saturation was reached in both groups during interviews.

There are also several limitations to this study. The first limitation of this study may be that professionals signed themselves up to participate in the study and suggested clients who could participate. This process may have introduced selection bias, for example, if participating professionals and clients had a particular interest in the subject beforehand or if clients had the idea that refusing to participate would negatively influence their supervision. To avoid bias, we tried to create a sample that was as representative as possible, for example, concerning probation organization, region and gender. Moreover, we have no reason to assume that barriers experienced by studied professionals and clients will differ from those experienced by professionals and clients who did not participate. On the contrary, it may well be true that professionals and clients with less interest in and focus on the subject experience even more barriers.

A second related limitation that may also have played a role is that not all clients who participated might have fully reflected on their situation, experiences, and needs, possibly for fear of possible consequences. Although we cannot confirm that this did not play a role, we tried to prevent it by including informed consent. Moreover, most clients talked a lot about their negative experiences, which might indicate that most of them answered openly and honestly.

Third, as in any qualitative study, elements of the data could be interpreted in multiple ways. To present the results as objectively as possible, part of the transcripts was double coded and the results were discussed with the entire research team.

### *Implications*

This study shows that probation supervision by individual probation officers can and should be improved in multiple ways. The findings show that debt is experienced as a major problem by both probation officers and clients, which hinders supervision. In addition, the results demonstrate that probation officers often lack effective methods to supervise clients with financial problems and see few concrete solutions to overcome the barriers their clients experience due to debt. Insights into how probation officers can effectively supervise clients with debt problems are therefore needed. Regarding adequate supervision of probation clients with debt problems, both probation officers and

clients indicate that probation organizations should pay more attention to finances during resocialization. In addition, the results emphasize that probation officers should have more knowledge about, are more aware of, and pay more attention to the prevalence and scope of debt among clients, the debt background, its impact on clients and the barriers clients experience due to debts. The study also shows that probation officers should be aware of the stress experienced by clients due to debts and the influence that this stress might have on their decision-making. As such, probation officers should pay more attention to the influence of scarcity of money on people's minds and the choices (Mullainathan & Shafir, 2013). By doing so, they can obtain further insight in obstacles that clients encounter when they try to solve their problems.

Furthermore, to better help clients, probation officers must be more aware of ways to support clients with debt problems from their role as probation officers. The results implicate that systematic collaboration with other professionals and organizations is necessary for probation officers, especially with specialists with regard to debt (e.g., debt counselors), right from the outset of the supervision. Research has shown that difficulties in collaboration between organizations impede the continuity of care and negatively influences the reintegration process of clients (de Vogel et al., 2019). Therefore, better collaboration and adequate and timely information sharing (respecting privacy legislation) between probation and other organizations, such as debt counseling, may help probation officers better supervise clients with debt problems and reduce crime relapses. Collaboration from the outset of the supervision may be more important than developing individual probation supervision methods regarding supervision of clients with debt problems. In recent years, the role of probation officers has become broader and has evolved into the role of a case manager, while probation officers are not specialists in personal finances. Therefore, it is not necessary that probation officers take care of all financial support on their own, but rather that they consult the expertise that is available elsewhere, for instance, with their collaborating partners.

In addition, several studies have shown that aftercare is most effective when the following elements are applied: (1) a good collaboration between the prison system and the probation service, starting from the last phase of incarceration, (2) an approach considering all dynamic risk factors present, (3) continuity in the approach during and after incarceration, (4) sufficient (attention for) practical assistance regarding housing, education, and work, and (5) integrated care adapted to the client (medical, psychiatric, and substance abuse; Bosker et al., 2020). These findings underline the importance of collaboration from the outset of the supervision and an integrated approach with attention for a combination of risk factors.

The results also show that probation clients do not always know where they can get help with their finances, which decreases their motivation to work on their problems and change their behavior. Probation officers also want more effective methods to supervise clients with debt problems. Improving probation supervision of clients with debt problems may benefit from effective interventions towards other societal groups in need of supervision. From the literature on useful elements in interventions with relating to alcohol abuse among the elderly, four elements are mentioned: (1) an appropriate approach of clients by professionals (e.g., not patronizing, guaranteeing anonymity regarding shame and a personalized approach with friendly feedback), (2) increasing attention to individual abilities (such as self-control) or beliefs (such as self-stigma) while increasing internal motivation, (3) attention to information transfer, the use of information, and stigma versus positive framing, and (4) attention to influencing social norms and stimulating group processes (e.g., by using experts by experience for recognition and collective identity; Bovens et al., 2019). These elements may also be applicable for interventions by probation officers when supervising clients with debt problems.

Applying the principles of the Risk-Needs-Responsivity model (RNR-model; Bonta & Andrews, 2017) in probation has also been shown to be effective (e.g., Lowenkamp et al., 2006). The three principles of the RNR-model describe elements that are important for interventions. First, the risk-principle states that an intervention's intensity should be adapted to the risk of recidivism. This means that to reduce the risk of recidivism professionals would have to monitor the extent to which debt causes a high risk of recidivism, both in general for all clients and specifically per client. Second, the needs-principle underlines the idea that interventions should be adapted to the criminogenic needs of the offender (i.e., the offender's dynamic risk factors). This suggests that if debts are a risk factor to clients, in supervision probation officers should focus on debt and its causes, for example, whether debts are caused by addiction or gambling. Furthermore, probation officers should pay attention to what clients need to have a legal income. Third, according to the responsivity-principle, interventions should be adapted to the strengths, motivation, abilities, skills, limitations and situations of individual clients. Hence, when supervising clients with debt problems, professionals should focus on the clients' financial management ability and motivate clients to seek financial assistance.

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## Ethical Approval

The study design, the data collection method, data analysis and storage, and the informed consent form were approved by the ethics committee of the Research Centre for Social Innovation of Utrecht University of Applied Sciences. The authors also declare that they honor the International Standards for Authors of the Committee on Publication Ethics.

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