

Mea Culpa

The complexity of financial problems
among probation clients



Gercoline van Beek

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*Hope is that thing inside us that insists,
despite all the evidence to the contrary,
that something better awaits us
if we have the courage
to reach for it and to work for it and to fight for it.*

[Hoop is datgene in ons dat volhoudt,
ondanks alle bewijzen van het tegendeel,
dat ons iets beters te wachten staat
als we de moed hebben
om ernaar te streven, ervoor te werken en ervoor te vechten.]

Barack Obama
(voormalig Amerikaans president)

Dit proefschrift is...

... voor al die cliënten wiens dossier ik las, waarbij ik na een dag vol onderdompeling in de ellende die zij vaak meemaken dacht: Is dit onze maatschappij?

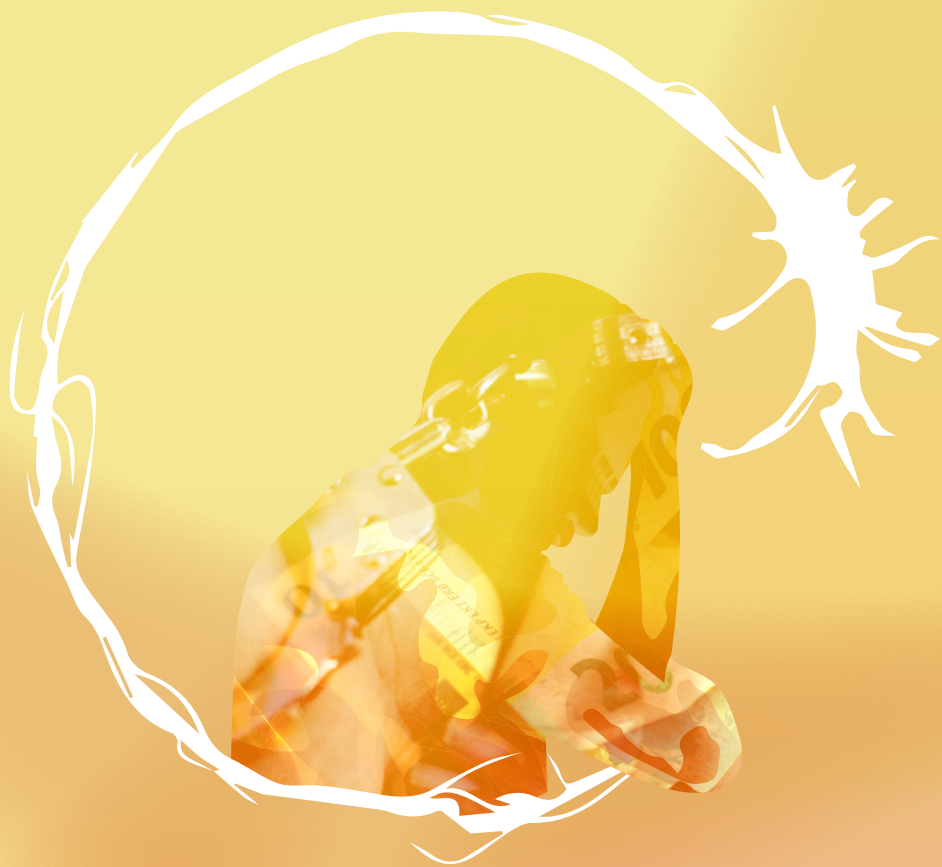
... voor al die cliënten die ik sprak en bij wie ik de vertwijfeling en machteloosheid in hun ogen zag en in hun stem hoorde, soms ook de berusting in 'dat dit hun lot was', maar vaker ook de wil om iets van het leven te maken na de valse start die velen van hen hadden ervaren.

... voor al die professionals die dagelijks cliënten begeleiden bij deze complexe problematiek, met alle mogelijkheden die ze hebben, maar die vaak de machteloosheid die hun cliënten voelen ook zelf ervaren en tegen dezelfde belemmeringen aanlopen.

... voor hoop voor deze cliënten en steun voor deze professionals.

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Chapter 1

Introduction

Introduction

Dylan's case

Dylan (29) grew up with a father who was addicted to alcohol, a mother with bipolar disorder, and a brother who had frequent encounters with the police. When he was nine years old, Dylan's parents divorced. Dylan went to school, but he increasingly showed behavioral and concentration problems. He was held back at school in the third class. When he was 15, he left school and got a job. Dylan started using cocaine. After his parents' divorce, Dylan lived with his father, but they argued a lot, and when he turned 18, his father kicked him out. As Dylan had authority problems, he lost his job and was unemployed several times. Finally, he started his own business, but since it failed, he has been unemployed for a long time, and his cocaine addiction has strongly influenced his life. From then on, his financial problems increased, and he got into debt. Dylan lost track of his finances and debts, triggering him to commit offenses. Dylan has no financial assistance. He is open to protective guardianship but does not know what is needed to get it. He finds it difficult to discuss his worries and wishes with his probation officer.

(Illustrative case about financial problems among probation clients based on a client file and adjusted due to privacy reasons)

In the Netherlands, about 30,000 prisoners return to society every year. Probation officers supervise a substantial part of them, aiming to reduce the risk of recidivism and stimulate resocialization. In daily practice, probation officers notice that the progress clients make in supervision relating to several life domains, such as finding housing and work and establishing relationships, is often hampered by the complex financial problems of clients. Earlier studies have shown that many probation clients have debts and score high on the financial items of the Recidivism Assessment Scales (Recidive Inschattingsschalen, RISc), the standard instrument used by the Dutch probation service for structured risk assessment (Jungmann et al., 2014). In addition, studies found that more than half of the prisoners have debts before and directly after incarceration (Beerthuisen et al., 2015; Noordhuijzen & Weijters, 2012). A possible explanation is that social assistance benefits are terminated when people are incarcerated while fixed charges continue. In practice, debt increases the risk of recidivism in crime among these clients, for example, due to the stress they cause and their disrupting influence on clients' lives. This influence of debt on crime risk may be direct, for example, because clients commit thefts because they have no money to pay for their basic needs. It can also be indirect as a consequence of debt occupying them to such an extent that there is no mental and practical space for the behavioral changes needed to desist from crime.

Without help, many probation clients hardly have any perspective on a debt-free future. In theory, they can use municipal debt counseling. However, in practice, they often do not have access to it for several reasons, for example, because they relapse into substance abuse, do not stick to appointments, or have informal or illegal debts. Probation officers often lack tools to adequately support clients with financial problems and thus, without a straightforward methodological approach, apply their own methods. In addition, as financial stabilization often takes more time than the regular two-year duration of probation trajectories, the clients' financial situation is often not considered in probation officers' considerations about finishing probation supervision. As a result, probation supervision often seems to be finished successfully regarding non-financial life domains, but because of their unstable financial situation, clients recidivate within a short time afterward.

What is the relationship between debt and crime?

Empirical studies

Daily forensic practice shows that debt and crime are highly interwoven. In exploring the relationship between debt and crime, studies primarily investigated the influence of macroeconomic factors on crime. For example, studies have investigated the influence of factors such as unemployment (Bjerk, 2007; Phillips & Land, 2012; Skardhamar & Savolainen, 2014) and (neighborhood) poverty (Comanor & Phillips, 2002; Galloway & Skardhamar, 2010; Hsieh & Pugh, 1993; Leventhal & Brooks-Gunn, 2001) on crime. In addition, evidence exists for a relationship between court-related fees and crime (Bannon et al., 2010; Link, 2021; Montes et al., 2021).

Few studies have investigated the relationship between debt and crime at the individual level. Several studies have shown that the individuals' financial situation may provide valuable knowledge about the relationship between debt and crime, as it seems to better indicate worsening financial situations than macroeconomic factors (see Aaltonen et al., 2013). In their 2014 study on financial problems among (addicted) probation clients, Jungmann and colleagues referred to several studies strongly indicating that debt and crime at the individual level are related (e.g., Agnew et al., 2008; Foley, 2011; Hoeve et al., 2011). These studies showed plausible indirect relationships between debt and crime via interfering factors, such as housing, work, relationships, attitude, and behavior.

In 2011, the Dutch Scientific Research and Documentation Centre (WODC) conducted two studies on the relationship between debt and crime among adolescents aged between 10 and 24. The first study was a literature study of the extent to which debt is a risk factor for (youth) crime based on data from the self-reported youth crime monitor of 2010 (Blom et al., 2011). This study showed that financial problems and (self-reported) crime are strongly related, that this relationship increases when adolescents grow older,

and that the relationship between debt and crime is especially strong for property crime. The second study, based on data from the aftercare for ex-prisoners monitor, showed that the extent to which adolescent prisoners have debts and the debt levels of ex-prisoners are considerably higher than that of non-delinquent peers (More & Weijters, 2011a). Hoeve et al. (2011) showed that, on average, adolescents with large debts and many creditors display more criminal behavior than peers with lower debts and fewer creditors. A study by Agnew et al. (2008) also indicated that adolescents with debts more often behave criminally than adolescents without debts. The scholars did not find a linear relationship between debt and crime but found a cluster of problems stemming from low socioeconomic status (e.g., due to reduced access to facilities).

Several international empirical studies provided more general insights into the relationship between debt and crime. Based on research in the United States of America, Foley (2011) demonstrated that property crime increases in the days preceding the payment of social assistance benefits. Already in 1999, May compared the recidivism rates of offenders with and without financial problems in British regions and found a moderate difference in recidivism levels between the two groups (May, 1999). On average, offenders with financial problems were found to recidivate 15% more often than those without financial problems. Farrington (2016) found that growing up in difficult circumstances, such as poverty and unemployment, plays an important role in the so-called long-term antisocial potential (i.e., the risk that someone will show criminal behavior in the long term). In addition, he showed that the risk of delinquency cannot be traced back to one risk factor but that the risk increases once more risk factors are present. Studies of desistance from crime did not explicitly investigate the relationship between debt and crime. However, this literature also underlines that stagnation in factors related to growing up, such as self-control (Donker et al., 2012; Laub & Sampson, 2006), problem-solving skills (Donker et al., 2012), and social capital (Laub & Sampson, 2006; McNeill, 2006) reduce the chance of desistance and that these factors also increase the risk of debt development. Although several studies thus provide evidence for a relationship between debt and crime, these studies are the first to study the relationship between debt and crime at the individual level, were conducted several years ago, are still limited (e.g., they only include adolescents), and did not further explore the mechanisms by which debt and crime are related. Therefore, more insight is needed into the factors playing a role in the relationship between debt and crime.

Theoretical perspective

In criminological literature, financial problems are known to be a criminogenic factor. Bonta and Andrews (2017) combined knowledge about effective interventions regarding the assistance of offenders in the so-called Risk-Needs-Responsivity model (RNR-model). According to the risk principle, the intensity of intervention should be adapted to the risk

of recidivism. The needs principle states that interventions should be adapted to offender's criminogenic needs (i.e., the offender's dynamic risk factors). The responsivity principle underlines the idea that interventions should be adapted to the strengths, motivation, abilities, skills, limitations and situation of individual clients. In the RNR-model, Bonta and Andrews (2017) did not include finances as one of the main criminogenic factors identified (the so-called 'big eight'). Instead, problems with finances were categorized among the criminogenic needs. Gendreau et al. (1996) also did not explicitly include financial problems in their meta-analysis of the predictors of adult offender recidivism, including criminogenic needs. However, studies on the relationship between debt and crime are explicitly mentioned in the substantiation of the financial scale of the RISc, the risk assessment instrument of the Dutch probation service, based on the criminogenic needs of the RNR-model.

Three criminological theories on persistence in and desistance from criminal behavior, in general, can provide specific insights into the relationship between debt and crime: (1) the strain theory, (2) the developmental taxonomic theory, and (3) self-control theories. First, according to the strain theory, criminal behavior is caused by the strain people experience between their needs and their abilities to satisfy them (Agnew, 1985, 2006a; Merton, 1938). Specifically concerning debt, following this theory, it can be assumed that people with debts and thus less access to material goods are more likely to commit an offense as a consequence of stress due to debts (Drentea, 2000; Felson et al., 2012). It is also more likely that they commit income-generating crimes because of the strain they experience between their material needs and their abilities to satisfy them (Becker, 1968). Second, in the developmental taxonomic theory, Moffitt (1993) distinguished two offender types based on the course of their criminal trajectory. One offender type mainly has a relatively unproblematic background, is mostly influenced by antisocial peers, and their criminal behavior is restricted to adolescence. The other offender type has problems in various life domains and persists in criminal acts beyond adolescence. Regarding financial problems, based on this theory, debt may be considered a direct risk factor for criminal activities and can also be seen as being interrelated with crime. It may also be associated with problems in other domains, especially for persistent offenders. According to this theory, debt might increase crime risk and may cause offenders to persist in crime. The other way around, crime may increase debt, particularly among persistent offenders. Third, criminal behavior is explained by self-control theories as a lack of self-control developed in childhood (Gottfredson & Hirschi, 1990; Jessor, 1991). This idea implies that debt and crime are interrelated by underlying factors such as low self-control, impulsivity, and risk-taking, causing both debt and crime.

Lacking insights

There are indications from theory and practice that debt and crime are strongly related, and consensus exists in the literature for a reciprocal relationship between debt and crime. However, insight into the mechanisms that cause the reciprocal relationship between debt and crime and thus in the association between different underlying crime risk factors in the relationship between debt and crime is still limited in criminological literature, and empirical studies are scarce. Empirical evidence of the relationship between an individual's debt and crime is thus limited. More specifically, the prevalence of debt among offenders is still unknown, and a thorough understanding of the determinants of debt and the predictive validity of debt for recidivism is lacking.

Although knowledge about risk factors for crime and debt as a specific risk factor for crime has increased, and empirical risk assessment has grown tremendously over the past decades, most of the widely used risk assessment tools do not specifically or explicitly include finances and debt as risk factors, or only to a limited extent. Furthermore, in the daily supervision of clients, probation officers generally pay little attention to financial problems and debt as risk factors for recidivism and indicate a lack of adequate interventions and methods to support clients with debts (Jungmann et al., 2014).

Focusing on knowledge of interventions, studies of effective interventions often do not specifically focus on the supervision of offenders with debt. Specifically, little research exists that includes the perspectives of professionals and clients relating to assistance with debt problems. We found almost no studies of effective interventions for offenders with debt that included the perspective of clients. Often only the perspective of professionals has been included in the research. Thus, little is known about the possibilities that both probation officers and clients see to adequately support the latter with debt problems and about effective interventions and guidelines in the daily supervision of offenders with debts. However, insight into the prevalence of debt among offenders, its determinants, the predictive validity of debt for recidivism, and effective interventions and guidelines in the daily supervision of offenders with debt will help forensic professionals, such as probation officers, understand the role of finances in recidivism risk, measure financial problems in risk assessment, adequately support clients with debt, and select the most suitable and effective interventions and methods in the daily supervision of offenders with debts to prevent recidivism.

Research aim and questions

This thesis aims to gain more insight into the relationship between debt and crime among probation clients to contribute to developing practical guidelines that probation officers can use to support clients with debt adequately. The central research question of this thesis is:

***What is the financial situation among probation clients,
and what is needed to assist them?***

The subquestions are:

- Subquestion 1: *What is the theoretical and empirical evidence for the relationship between debt and crime?*
- Subquestion 2: *What are the prevalence, severity, and scope of debt among probation clients?*
- Subquestion 3: *What are the underlying factors in the relationship between debt and crime among probation clients?*
- Subquestion 4: *What is the influence of debt on the risk of recidivism among probation clients?*
- Subquestion 5: *What barriers do probation officers and clients experience due to debt among probation clients?*
- Subquestion 6: *What are the working elements for probation officers to assist clients with debt adequately?*

Background of Dutch probation work

The empirical part of this thesis has been conducted within the context of Dutch probation services. Dutch probation work has existed for almost two hundred years and thus has a long history. Over the last 25 years, the Dutch probation service has strongly professionalized, developed its methodology, and gained prominence and respect in the Dutch justice system and society. Social and legal professionals widely support the Dutch probation service; the concept of Dutch probation is strong and has proven its value, and there is growing evidence of the effectiveness of probation work (Confederation of European Probation, 2020).

The Dutch probation service is unique in its structure. It comprises three private organizations: the Dutch Probation Service (Reclassering Nederland, RN; 71% of the total client population), the Institute for Social Rehabilitation of Addicted Offenders (Stichting Verslavingsreclassering GGZ, SVG; 21%), and the Salvation Army Probation Service (Leger des Heils Jeugdbescherming & Reclassering, LJ&R; 9%). These organizations are supported financially by the Dutch Ministry of Justice and Security, which is politically responsible for probation, but they act independently and have their own supervisory

board. The Dutch probation service primarily focuses on adult criminal offenders aged 18 and older. Probation work for offenders under 18 years of age is carried out by the Child Care and Protection Board, a separate service. In some cases, offenders between 16 and 18 years old can be referred to the adult probation service, such as for severe offenses.

The key tasks of the Dutch probation service are advising the judicial authorities in the pre-trial and the supervision phases. They supervise clients regarding sentences, measures, and special conditions imposed by the judge on the one hand and regarding desistance and resocialization on the other. Furthermore, they execute and supervise behavioral training programs and community service. In probation work, professionals also cooperate intensively with social, municipal, and volunteer organizations, for example, offering practical support with housing, work, income and social benefits, mental health, and addiction.

The Dutch probation service is active in all stages of the criminal justice process, from the pre-trial and the supervision stages to the stage after serving a sentence, and works on the instructions of various actors in the criminal justice system, e.g., public prosecutors, judges, and prison staff, and sometimes of municipalities, e.g., relating to domestic violence or extremism. Consequently, the Dutch probation service is a central part of the criminal justice system and a stable factor in the criminal justice process for public prosecutors, judges, prison workers, forensic mental health care workers, and offenders. The Dutch probation service is thus a central part of the criminal justice system. Therefore, it cooperates intensively with the police, the Public Prosecution Service, the prison system, the Child Care and Protection Board, Victim Support, and forensic mental health care regarding both strategy and individual clients. In addition, the Dutch probation service intensively cooperates with higher education, both universities of applied sciences and academic universities, regarding research on probation work and preparing students for probation work. Probation officers in the Netherlands are trained to identify problems and assess risks, work with structured and standardized instruments, base their professional judgment on the results of these instruments, and are usually highly educated at universities of applied sciences.

The relative number of Dutch probation clients is fairly high. In 2019, the number of individuals with probation involvement in the Netherlands was 81,143 (0.58% of the total population of 18 years or older). In the same year, the three probation organizations prepared 42,141 reports to support judicial decisions across the entire criminal justice system, while probation supervision was imposed on 31,562 unique offenders and 25,313 offenders had to finish community service. It is generally assumed that the number of Dutch prisoners is relatively low due to the role of the Dutch probation service (Confederation of European Probation, 2020).

Because the empirical studies in this thesis are based on a select group of professionals and clients from the Netherlands only, and the criminal justice system in general and specifically probation service are organized considerably differently in other countries, the generalizability of the results to forensic and non-forensic groups in other countries may be limited. However, the purpose of the thesis is to investigate the background of financial problems and their predictive validity for recidivism in this specific target group. Moreover, international comparisons show that although systems differ per country, risk factors and thus characteristics of offenders are comparatively universal (e.g., Mann et al., 2010). Therefore, the risk factors and their interrelationships likely do not differ much across countries, and the findings may still provide a first systematic insight into the interaction between different risk factors and how they mediate the relationship between debt and crime.

Thesis outline

Following this introductory thesis chapter, Chapter 2 focuses on the theoretical evidence for the relationship between debt and crime and the factors that influence this relationship, based on a literature review. Chapters 3 to 7 are empirical studies (see Table 1.1). Chapters 3, 4, and 5 are based on a client file study, including risk assessment data. Chapter 3 offers an overview of the prevalence, severity, and scope of debt among probation clients and problems in other life domains that, according to the literature, are potential risk factors for crime. Chapter 4 – in which the client file data are combined with recidivism data from the Dutch Scientific Research and Documentation Centre (WODC), the Dutch Ministry of Justice and Security research department – analyzes the interaction between these underlying factors in the relationship between debt and crime. Chapter 5 describes a quantitative study into the predictive validity of financial problems for recidivism. Chapters 6 and 7 are qualitative studies focusing on assisting forensic clients with debt. Chapter 6 is based on interviews with professionals and clients and focuses on the barriers they experience in the approach to debt and the assistance of clients with debt. Chapter 7 is a case study exploring working elements in assisting clients with debt. Chapter 8 summarizes all studies, followed by a general discussion about the findings, strengths and limitations of the studies in this thesis, the implications of the findings for probation practice, and suggestions for future research.

Table 1.1. Overview studies.

Chapter	Subquestion	Method	Data source	Data collection
2	What is the theoretical and empirical evidence for the relationship between debt and crime?	Literature review	Systematic (5 articles) and scoping (24 articles) literature review	Autumn 2018
3	What are the prevalence, severity, and scope of debt among probation clients?	Retrospective file study	Client file search (250 files) including risk assessment data	Spring 2019
4	What are the underlying factors in the relationship between debt and crime among probation clients?	Mixed methods study	Client file search (250 files) including risk assessment data	Spring 2019
5	What is the influence of debt on the risk of recidivism among probation clients?	Quantitative study	Client file search (250 files) including risk assessment data Recidivism data	Spring 2021 Summer 2021
6	What barriers do probation officers and clients experience due to debt among probation clients?	Qualitative study	Interviews with professionals ($N = 33$) and clients ($N = 16$)	Autumn 2019
7	What are the working elements for probation officers to assist clients with debt adequately?	Qualitative study	Case study (5 cases)	Spring 2021

Two years ago, Dylan had his first supervision appointment with his probation officer, Lydia. Lydia asked Dylan about his relationships, living situation, daily activities, and mental health. Dylan told Lydia that he came to their appointment by bus but did not pay for it because he did not have the money. With a scornful smile, Lydia said that he could walk to the probation location next time, which would take him almost an hour. As she would talk about his mental health treatment and was afraid that they would not have time to discuss other topics than finances if she asked further questions, she changed the conversation's topic. Two months later, Dylan told Lydia that he was in serious debt, which caused him lots of stress, and he was ashamed to share this. Lydia told him that she would explore the possibilities before the following supervision appointment. During the next appointment, Lydia offered Dylan a list of protective guardians she still had lying around because she was unfamiliar with other options regarding financial assistance in the municipality involved. She told him he could contact them himself. When he was at home, Dylan had lost the note with the contact details of the protective guardians. During subsequent appointments with Lydia, Dylan hesitated to mention his financial situation because he was ashamed that he failed to call some protective guardians himself. Dylan thought: You know, never mind, I will never ever get out of debt. The cocaine made him forget his fears for a moment.

(Illustration of the barriers experienced by probation officers and clients in the supervision of probation clients with debt)



Chapter 2

The relationship between debt and crime: A systematic and scoping review

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Abstract

Compared to macroeconomic factors, the financial situation of the individual may provide better insight into the relationship between debt and crime. However, the relationship between debt and crime is still unclear and little is known about the causality of this relationship and the factors that influence it. To obtain more insight into this relationship, a systematic and scoping literature review was conducted. Five articles were analyzed in the systematic review, and 24 articles in the scoping review. The results of the systematic review show a strong association between debt and crime whereby debt is a risk factor for crime, especially for recidivism and regardless of the type of crime, and crime is a risk factor for debt. The scoping review provided additional and in-depth insight, and placed the results of the systematic review in a broader perspective. Moreover, it emphasized the prevalence of debt among offenders, regardless of age, and identified the factors that influence the relationship between debt and crime.

Introduction

The relationship between socioeconomic factors and crime is a classic theme in criminological literature (Dunaway et al., 2000; Ellis & McDonald, 2000; Tittle et al., 1978). In exploring this theme, criminological research has mainly focused on the environmental characteristics of individuals from a macroeconomic perspective. Studies were conducted on factors such as the economic situation of families (e.g., poverty and parental income; Comanor & Phillips, 2002; Galloway & Skardhamar, 2010; Hsieh & Pugh, 1993), neighborhoods (Leventhal & Brooks-Gunn, 2001), and household economic resources and unemployment (Bjerk, 2007; Phillips & Land, 2012). Of these different macroeconomic factors, the mutual relationship between employment and crime has received the most empirical attention (e.g., Skardhamar & Savolainen, 2014). Although these studies have yielded valuable knowledge for the field of forensics, much less is known about the economic situation of the individual on a micro level (i.e., debt of individuals). Insight into debt at the individual level is important, as it enables professionals, such as probation officers, to help clients with their finances to prevent recidivism. These professionals often supervise clients with debt and this debt is considered a serious problem in supervision (Jungmann et al., 2014).

Several studies have demonstrated that debt at the individual level may be a better indicator of worsening financial situations than employment status or low income at societal level (see Aaltonen et al., 2013). These scholars have stated that macroeconomic measures have two shortcomings. The first shortcoming is that many measures of unemployment pertain to those who are officially registered as unemployed. Therefore, these measures often fail to reach those completely outside the labor force, for instance, homeless and addicted people, who may be the true high-risk group. The second shortcoming of macroeconomic measures is that low income does not necessarily indicate poverty. It is possible to have a low income but no financial debt (Aaltonen et al., 2016; Oksanen et al., 2015). Furthermore, debt might mediate the relationship between unemployment and crime. Debt may make people more vulnerable to life events, such as losing a job, due to high stress levels and loss of concentration. Conversely, the risk of debt increases when unemployed because of loss of income (e.g., McCloud & Dwyer, 2011). Therefore, the financial situation of the individual may provide important insight into the relationship between debt and crime.

Research on debt shows that it may have severe consequences for an individual and may increase the likelihood of criminal behavior, for example, because it can lead to committing property offenses to gain income and to pay for the basic needs (Hoeve et al., 2014). In addition, debt may cause high stress levels for an individual, as a result of which they may commit crimes. Debt is also likely to worsen as a consequence of crime, for example, as a result of monetary sanctions or due to the lack of income during incarceration. In addition,

debt may hinder resocialization and desistance from crime, for example, by making it more difficult to find housing after incarceration. This may be reinforced by difficulties finding a job after incarceration to obtain more income (Harris et al., 2010). Debt and crime thus reinforce each other in a negative way, and this relationship might increase the risk of future crime and lead to a series of cumulative problems for the individual.

Insight into the directionality of the relationship between debt and crime can be derived from three theories on criminal behavior: (1) the strain theory, (2) the developmental taxonomic theory, and (3) self-control theories. These theories look at criminal behavior from a broader perspective. Some factors associated with debt are also included in several theories of criminal behavior. All of these theories can thus help to explain the relationship between debt and crime. First, the strain theory poses that the strain between needs and the abilities to satisfy these needs might lead to criminal behavior (Agnew, 1985, 2006; Merton, 1938). Applying this theoretical notion to debt, it can be assumed that people who have debt have less access to material goods. This could result in income-generating crime, crime aimed at satisfying material needs (Becker, 1968), or in crime as a response to the stress that debt causes (Drentea, 2000; Felson et al., 2012). The second theory of criminal behavior – the developmental taxonomic theory – is posed by Moffitt (1993) and distinguishes two types of offenders on the basis of their criminal trajectory over life-course. The first type of offenders are adolescence-limited offenders whose antisocial behavior is restricted to the teenage years and who often have relatively unproblematic backgrounds and are mainly influenced by antisocial peers. The second type of offenders are life-course persistent offenders, whose antisocial behavior continues throughout their life. Moffitt explains the difference between the two groups by the concept of snares, factors that may make it more difficult for people to stop committing crimes. Snares, such as drug addiction, interrupted education, and teenage parenthood, are difficult to escape from and thus may cause an adolescent to persist in their antisocial behavior (Franken et al., 2015; McGee et al., 2015; Moffitt, 1993). Life-course persistent offenders often have problems in various domains and also experience relatively more problems later in life as well, including debt. These problems are suggested to be due to underlying neuropsychological deficits causing problems with reading, writing, problem solving, self-control, impulsivity, and attention. Applying this theoretical notion to debt, debt could be seen as a direct risk factor for criminal behavior, but it can also be seen as being interrelated with crime. Debt is associated with problems in other domains for persistent offenders, which are also factors that may increase the risk of crime and may cause young delinquents to persist in crime. Conversely, crime may also increase debt, particularly among life-course persistent offenders. Third, self-control theories explain criminal behavior by a lack of self-control which is shaped in childhood by various factors (Gottfredson & Hirschi, 1990; Jessor, 1991). From this theory, it could be derived that debt and crime are correlated by the same underlying latent traits of low self-control, impulsivity, and risk taking.

Present study

In the literature, there is consensus that a reciprocal relationship between debt and crime can be assumed. However, these theories describe criminal behavior from a broad perspective, not specifically with regard to debt. In addition, these theories are not sufficiently empirically tested and are criticized by other scholars. For example, with regard to the theory of Moffitt, it has been stated that differences between adolescence-limited and life-course persistent offenders may be quantitative rather than qualitative and that adolescence-limited antisocial behavior may also be a neurodevelopmental disorder (e.g., Assink et al., 2015; Fairchild et al., 2013). A thorough understanding of the prevalence and determinants of debt among offenders and the reciprocal relationship between debt and crime is thus still lacking in criminological literature and empirical studies are scarce. Due to the fact that debt may enhance criminal behavior and lead to a series of cumulative problems, more insight is needed into the prevalence and determinants of debt among offenders and (the directionality of) the relationship between debt and crime. Therefore, the aim of this review is to systematically investigate the relationship between debt and crime and the directionality of this relationship as well as the factors that influence this relationship. This insight will help forensic professionals, such as probation officers, support their clients with regard to debt to prevent recidivism.

Method

Data sources and search strategy

As the first step in a larger research project on the relationship between debt and crime, a systematic literature search was conducted to study the link between financial debt and crime among both adolescents and adults. In this step, we followed the guidelines and standards of the PRISMA statement and the AMSTAR 2 tool for systematic reviews (see Higgins & Thomas, 2019; Liberati et al., 2009; Shea et al., 2017). For this systematic review, the electronic databases Academic Search Premier, Boom Criminological Journals (Dutch), NARCIS (both Dutch and English), Picarta (both Dutch and English), PsycINFO, SAGE Premier, Social Care Online, Web of Science, and Academic Research and Documentation Center (WODC-publications; Dutch) were used. This search included articles, books, chapters, reports, theses, and reviews. Key terms related to crime (delinquency/delinquent(s), probation, offending/offender(s), crime(s) and criminogenic/criminal(s)) and debt (debt(s), (over-)indebtedness, financial problem(s), financial stress, financial strain and debt stress) were combined. No restrictions on language or date were imposed.

Data selection

In total, 2,002 articles that matched the key terms were found in the databases. After removing duplications, 1,637 articles remained. The review was performed in two phases. In the first phase, all 1,637 articles were screened by two independent reviewers based on titles and abstracts. Of these articles, 1,608 were excluded because they were case studies or because they focused on non-financial debt (e.g., moral debt), debt and crime but not the relationship between them, financial crime (e.g., fraud or white-collar crime), or because they used a macroeconomic perspective (e.g., government debt). Articles were included when they explicitly focused on the relationship between debt and crime.

Interrater reliability was very high (99.9% agreement, Cohen's kappa 0.99). Two articles were only included by the first reviewer and one article was only included by the second reviewer. The reviewers then agreed to include the three articles in the review. In total, 29 full-text manuscripts were screened by two independent reviewers in the second phase of the review (see Figure 2.1). Of the 29 articles in the review, five focused on the relationship between debt and crime. These five articles were included in the systematic literature review (see Table 2.1). Of the 24 additional articles, 12 did not focus on this relationship but described the prevalence of debt among offenders. The other 12 articles described the relationship between debt and crime from a broader perspective, focusing on the socio-economic factors that influence crime.

As we only found five published studies on the relationship between debt and crime in the systematic review, we broadened our search to a scoping review. We found that several articles did not specifically focus on this relationship still provided important insight into debt among offenders and thus into the relationship between debt and crime from a broader perspective. In addition, unlike most studies in the systematic review, these studies usually focused on adults more often and not only on youth, which added valuable information.

Therefore, to be able to place the results of the systematic review into a broader perspective, we decided to conduct a scoping review on the other 24 articles that were not included in the systematic review. The aim of a scoping review is to explore the existing literature in a certain field on a certain topic. Therefore, a scoping review is more explorative and less specific and focused than a systematic literature review. In the current study, the systematic review focused specifically on literature on the relationship between debt and crime and the scoping review explored from a broader perspective the literature on debt among offenders at the individual level. We analyzed the results regarding the prevalence of debt and the socioeconomic factors, such as work and income, that influence crime at the individual level (see Table 2.2). We do not pretend to give a comprehensive overview of the literature on the relationship between socioeconomic factors and crime at the macroeconomic level, but focus on the individual level in both the systematic and scoping review.

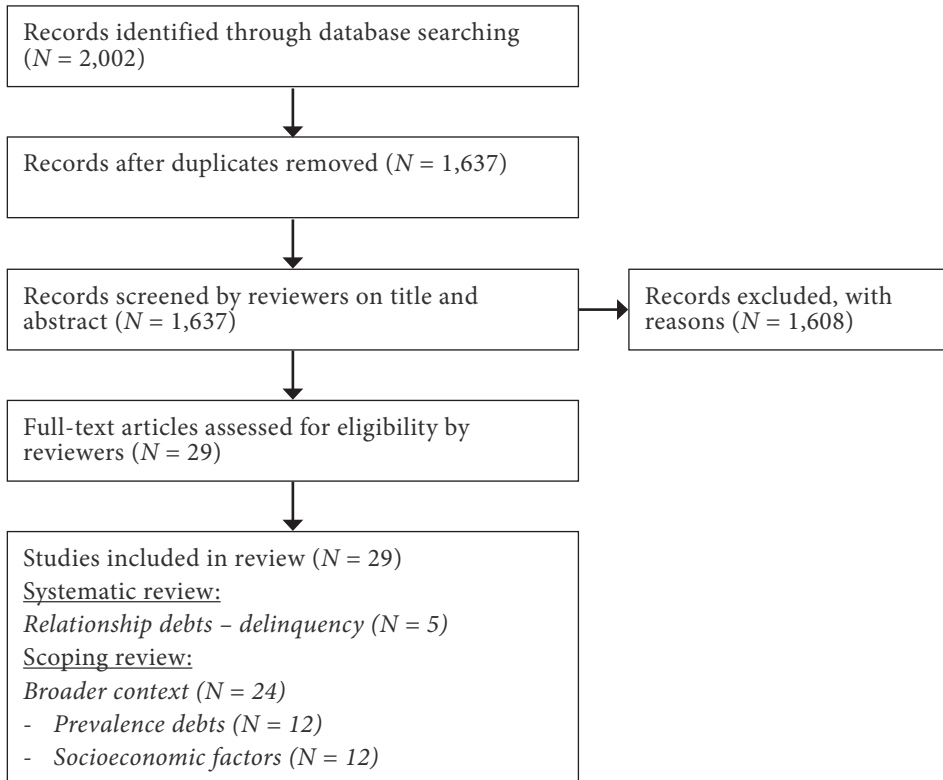


Figure 2.1. Flow chart literature research.

Table 2.1. Findings literature review.

Author(s) (date of publication)	Title	Publication type	Country	Method	Population
Aaltonen et al. (2016)	Debt problems and crime	Journal article (peer reviewed)	Finland	Longitudinal register data-analysis on Risk Factors of Crime in Finland	Young adults (general population sample, 20-30 years)
Blom et al. (2011)	Financial problems and delinquency in adolescents	Report	The Netherlands	Secondary data-analysis on Monitor Self-reported Youth crime	Adolescents (general population sample, 10-17 years)
Hoeve et al. (2011)	Financial problems and delinquency in adolescents and young adults	Report	The Netherlands	- Systematic literature review - Secondary data-analysis • Qualitative • Quantitative	- Adolescents and young adults - General population sample • Youngsters (age range unknown) and professionals • Adolescents (10-17 years) • Adolescents (10-21 years) • Youngsters (age range unknown) and parents
Hoeve et al. (2014)	A systematic review of financial debt in adolescents and young adults: Prevalence, correlates and associations with crime	Journal article (peer reviewed)	The Netherlands	Systematic literature review	Adolescents and young adults (general population and student samples, ranging from 7-68 ¹ years)
Hoeve et al. (2016)	Financial problems and delinquency in adolescents and young adults: A 6-year three-wave study	Journal article (peer reviewed)	The Netherlands	Cross-lagged analyses on three waves of panel data	Adolescents and young adults (general population sample, 12-24 years)

¹ This age was the maximum age in a study among students. The mean age of participants in that study was 22. Therefore, this can be considered as an outlier.

Sample size	Focus	Conclusions
N = 150,010	Reciprocal relation between debt problems and crime.	<ul style="list-style-type: none"> - Crime rates were found to be higher when debts are present. - Debts and crime seem to reinforce each other reciprocally.
N = 2,116	<ul style="list-style-type: none"> - Extent to which young adults report to have debts. - Relationship between debts and self-reported delinquency. - Extent to which the relationship between debts and delinquency differs by gender, age and origin. 	<ul style="list-style-type: none"> - Evidence was found for a strong association between debts and (self-reported) delinquency: As young adults experience more debts, they show more delinquent behavior. This association is stronger for older youngsters and applies particularly to property crime. - Evidence was found for a clear relationship between self-reported delinquency and debts, especially among boys, which can be explained by a underlying risky lifestyle which is more prominent among older youngsters and among boys.
<p data-bbox="146 693 332 742">- 75 manuscripts (N range unknown)</p> <ul style="list-style-type: none"> • N = 66 youngsters + 31 professionals • N = 3,030 • N = 2,230 • N = 1,584 youngsters + 1,656 parents 	<ul style="list-style-type: none"> - Reciprocal association between debts and delinquency among young adults. - Debts as a risk factor for (the development of) delinquency among young adults. 	<ul style="list-style-type: none"> - Both adolescents and young adults with more or higher debts show more delinquent behavior. - Debts seem to be especially a risk factor for delinquent behavior later in life among persistent offenders. - Delinquency increases the risk of the development of debts later in life.
36 manuscripts (N ranging from 57 to 14,322)	<ul style="list-style-type: none"> - Prevalence of debt and risk factors among adolescents and young adults. - Relationship between debts and delinquency among adolescents and young adults. 	A strong association was found between severe and persistent crime among youngsters and debts later in life.
N = 1,258	Relationship between debts and delinquency in young adults and adolescents and the directionality of this relationship.	<ul style="list-style-type: none"> - Evidence was found that debts increase the risk of delinquency and the other way around; effects of delinquency on debts were higher than the other way around. A longer term effect (six years) of delinquency on debts was found, whereas this effect was not found the other way around. - Evidence was found that indirect effects become stronger over time.

Table 2.2. Findings scoping review.

Author(s) (date of publication)	Title	Publication type	Country	Method	Population
Beerthuisen et al. (2015)	Fourth measure of the monitor on aftercare ex-prisoners	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
de Jong (2017)	Think tank 9: Debts	Report	The Netherlands	Focus groups	Professionals, experts, adolescents
den Bak et al. (2018)	Psychosocial criminogenic factors en neurobiological characteristics of male prisoners	Report	The Netherlands	- Data-analysis on risk assessments - Cognitive tests	Male prisoners
Dirkzwager et al. (2015)	Effects of incarceration on finding a job and a house: Two field experiments	Journal article (peer reviewed)	The Netherlands	Randomized experiments	General population sample
Edgar & Bath (2011)	Time is money: The role of personal finance in reducing re-offending.	Journal article	United Kingdom	Interviews	Adult prisoners
Felson et al. (2012)	Having a bad month: General versus specific effects of stress on crime.	Journal article (peer reviewed)	United States	Data-analysis on Second Nebraska Inmate Study	Male offenders

Sample size	Focus	Conclusions
N = 11,988 (2011)/ N = 11,565 (2012)	Status of life domains before, during and after incarceration.	<ul style="list-style-type: none"> - 80-95% of the ex-prisoners had an income and/or housing before incarceration, 90-95% of the ex-prisoners had an income and/or housing after incarceration. Most ex-prisoners had an income from work or received social assistance benefits. - About 57% of the ex-prisoners had debts before and directly after incarceration. 14-18% of them had debt counseling before incarceration. - 24-28% of the ex-prisoners got into debts during incarceration.
N = 10 professionals and experts + 3 adolescents	The role of debt problems in the approach of adolescents at risk and youth crime.	<ul style="list-style-type: none"> - Debts among adolescents are highly prevalent, because many adolescents struggle with their own financial responsibility when they become 18 years. - Financial behavior plays an important role in developing debts and is influenced by underlying personality traits. - It is hard for adolescents to solve their debts because of the social system.
- N = 2,079 - N = 283	Psychosocial criminogenic factors and neurobiological characteristics of male prisoners.	<ul style="list-style-type: none"> - Male prisoners often have a long history of criminal behavior and antisocial behavior is highly prevalent. - Problems in one life domain are often related to problems in other domains. Alcohol and drug abuse are often indicators of other psychosocial problems. - Male prisoners have a lower ability to concentrate and have a lower cognitive flexibility than the general population. - Male prisoners have relatively few internalizing problems, but psychopathic traits are present.
N = 615	Effects of incarceration on finding a job and a house.	<ul style="list-style-type: none"> - Incarceration does not have a significant effect on the chance of ex-prisoners to find a job. - Incarceration does have a significant effect on the chance of ex-prisoners to find a house.
N = 47	Impact of imprisonment on financial status.	<ul style="list-style-type: none"> - A substantial proportion of people in prison were already experiencing extreme and persistent financial exclusion before being sentenced. - Imprisonment tends to increase financial exclusion and reduce personal responsibility, creating problems with housing, insurance, employment, and family relations; all of which can increase the risk of reoffending. - Changes within prisons to promote financial inclusion and responsibility would contribute directly to effective resettlement and a reduction in the rate of reoffending.
N = 695	Influence of different types of stress on crime.	<ul style="list-style-type: none"> - Assault is most strongly related to family stress, suggesting that conflicts between family members lead to assault. - Economic crimes are most clearly related to financial stress, suggesting that economic crimes are often committed to resolve debts. - Criminal behavior seems to be a focused response to specific types of problems rather than a general response to stress.

Table 2.2. Continued.

Author(s) (date of publication)	Title	Publication type	Country	Method	Population
Joosen & Slotboom (2015)	Looking back at the run-up: Dynamic predictors of times of incarceration over life-course among female prisoners in the Netherlands	Journal article (peer reviewed)	The Netherlands	Interviews	Female prisoners
Jungmann et al. (2014)	Caught in debt	Report	The Netherlands	- Data-analysis on risk assessments - Data-analysis on client files - Interviews professionals + clients	- Probation clients - Probation officers + probation clients
Kuppens & Ferwerda (2008)	Inside out: A needs assessment on the nature and scope of aftercare for prisoners	Report	The Netherlands	Data-analysis on client files	Prisoners
Martire (2010)	An examination of the implications of financial strain for forensic psychology.	Journal article (peer reviewed)	International	Non-systematic literature review	-
More & Weijters (2011a)	Second measure of the monitor on aftercare ex-prisoners: Results and comparison between two measures over time	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
More & Weijters (2011b)	Debts among juvenile prisoners	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners

Sample size	Focus	Conclusions
N = 397	Dynamic predictors of times of incarceration over life-course among female prisoners.	<ul style="list-style-type: none"> - Female prisoners who have a job or receive social assistance benefits, have a child or have relationships with partners who use drugs or alcohol have a smaller risk of incarceration one year later. - Female prisoners who have divorced parents, are addicted to hard drugs, work as a prostitute, have debts, are homeless, have a partner who commits crimes, get mental health care or have income from crime have a higher risk of incarceration.
<ul style="list-style-type: none"> - N = 47,773 - N = 71 - N = 29 professionals + 11 clients 	Supervision of clients with debts as a part of offender supervision.	<ul style="list-style-type: none"> - Debts among probation clients are highly prevalent. - Research on the relationship between debts and crime is limited. - Probation officers do not have enough tools to adequately supervise clients.
N = 6,385	Aftercare for prisoners.	<ul style="list-style-type: none"> - 22% of the prisoners had a problem with the ID. - More than 40% of the prisoners had a problem with income. - 30% of the prisoners had a problem with housing. - 8% of the prisoners had a problem with health care. - More than 75% of the prisoners had a problem in only one life domain.
-	Implications of financial strains for forensic psychologists.	<ul style="list-style-type: none"> - Financial strain and associated mental and general health problems pose a significant barrier to treatment seeking, compliance, and treatment success. - Financial strain has significant implications for the core business of forensic psychologists.
N = 10,838	Status of life domains before, during and after incarceration.	<ul style="list-style-type: none"> - 72.4% of the ex-prisoners had an income before incarceration, 61.6% of the ex-prisoners had an income after incarceration. Before incarceration, most ex-prisoners had income from work (43.2%) or received social assistance benefits (32.6%). - 73.2% of the ex-prisoners had debts before incarceration. 30% of them had debts of more than €10,000.
N = 15, 356	Debts among juvenile prisoners.	<ul style="list-style-type: none"> - 47.8% of the 18- and 19-years old adolescents has debts. This percentage is higher for each older age group: 75% of the 23-years old has debts. This percentage is equal for all older age groups until the age of 50. - The average level of debts of 18-years old is €1,000, for 20-years old the average debt is €4,300, for 25- to 30-years old €10,000 and for 50 years and older €20,000. - Delinquents between the age of 18- to 24-mainly have debts with providers and health insurers. Adult offenders more often have debts related to their housing. - Of the adolescent delinquents 16.2% has no income, 13.2% has debts and contact with an organization for health care. - Offenders without income or who receive social assistance benefits more often have debts than offenders who have a job. - Offenders without housing more often have debts than offenders without housing.

Table 2.2. Continued.

Author(s) (date of publication)	Title	Publication type	Country	Method	Population
Noordhuizen & Weijters (2012)	Third measure of the monitor on aftercare ex-prisoners	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
Oksanen et al. (2015)	Social determinants of debt problems in a Nordic welfare state: A Finnish register-based study.	Journal article (peer reviewed)	Finland	Data-analysis on register data	Adults (general population sample; age 19-65 years)
van Dam (2005)	Juvenile criminal recidivism: Relations with personality and post release environmental risk and protective factors.	Thesis	The Netherlands	Data-analysis on different questionnaires	Young delinquents
van Dijk (2003)	Schuldenproblematiek van ex-gedetineerden	Thesis	The Netherlands	Interviews	- Ex-prisoners - Professionals
van Koppen et al. (2017)	Persists in crime: Criminal careers and background characteristics of young offenders in serious crime	Report	The Netherlands	- Data-analysis on registrations - Data-analysis on client files	Young delinquents
Verbruggen et al. (2015)	Work, income support, and crime in the Dutch welfare state: A longitudinal study following vulnerable youth into adulthood.	Journal article (peer reviewed)	The Netherlands	Longitudinal data-analysis	Young delinquents

Sample size	Focus	Conclusions
N = 9,690	Status of life domains before, during and after incarceration.	<ul style="list-style-type: none"> - 71.0% of the ex-prisoners had an income before incarceration, 61.7% of the ex-prisoners had an income after incarceration. Before incarceration, most ex-prisoners had income from work (38.1%) or received social assistance benefits (33.4%). - 73.1% of the ex-prisoners had debts before incarceration.
N = 91,931	Debts problems among adult population.	<ul style="list-style-type: none"> - Low socioeconomic status, male gender, age, marital status, number of children, and prior criminal convictions are associated with debt problems. - Debt problems do not only boil down to social stratification and poverty. - The younger age group had a higher prevalence of debt problems. - Low levels of education predicted both higher prevalence of debt problems. - Social mechanisms of financial behavior play an important role in debt problems.
N = 163/111/96	Personality and post release environmental risk and protective factors.	<ul style="list-style-type: none"> - 60-75% of the youngsters again had contact with justice after leaving the institution for juvenile delinquents. - Especially use of alcohol and drugs and criminal attitude are important predictors for recidivism. - Treatments for juvenile delinquents should focus on both risk and protective factors.
- N = 9 - N = 6	Causes and consequences of problematic debts among ex-prisoners and debt counseling for ex-prisoners.	<ul style="list-style-type: none"> - Ex-prisoners who grew up in an unstable situation often got into debts in adolescence and young adulthood. Ex-prisoners who grew up in a stable situation most often got into debts somewhat later, in young and middle adulthood. - Debts are mainly caused by inability to manage own finances, lack of insight into the financial situation, lack of responsibility for debts, addiction, and fines as a result of the committed crimes.
- N = 1,041 - N = 99	Criminal careers and background characteristics of young offenders in serious crime.	<ul style="list-style-type: none"> - Only a small part of the young offenders in serious crime persists, most of the delinquents desist between the age of 20 and 30. - Both persisters and desisters often grew up with many different and serious problems in family and at school, such as debts, lack of structure, and parents who were physically and mentally unable to create a save environment for their children, which had a significant influence on their development.
N = 540	Effects of employment and different types of income support on crime.	<ul style="list-style-type: none"> - For men, work and income support are associated with a reduction in the rate of offending. - For women, employment is also correlated with a lower offending rate, but receiving income support, especially disability benefits, is correlated with a higher offending rate. - Support was found for financial motivation for crime as well as for the importance of informal social control for reducing offending.

Table 2.2. Continued.

Author(s) (date of publication)	Title	Publication type	Country	Method	Population
Vogelvang et al. (2003)	Prevalence of criminogenic factors among male prisoners in the Netherlands	Report	The Netherlands	Interviews based on OASys Two	Male prisoners
Weijters & More (2010)	Monitor on aftercare ex-prisoners: Development and first results	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
Weijters et al. (2010)	Aftercare problems and recidivism among prisoners with a short-term sentence	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
Weijters & Noordhuizen (2012)	Aftercare problems among 18- to 26-years old prisoners	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
Weijters et al. (2018)	Monitor on aftercare (ex-) prisoners – measure 5: Description of the problems of ex-prisoners and the relationship with recidivism	Report	The Netherlands	Data-analysis on monitor on aftercare ex-prisoners	(Ex-)prisoners
Wright et al. (1999)	Reconsidering the relationship between SES and delinquency: Causation but not correlation.	Journal article (peer reviewed)	New-Zealand	Longitudinal data-analysis on Dudenin Multidisciplinary Health and Development Study	Children and youngsters

Sample size	Focus	Conclusions
N = 355	Prevalence of criminogenic factors among male prisoners in the Netherlands.	<ul style="list-style-type: none"> - Static and dynamic criminogenic factors are both present among male prisoners. - Male prisoners most often have problems with mental health, employment, friends who commit criminal activities, and finances. - Most male prisoners use hard drugs on a daily basis and commit property crimes. The use of hard drugs is highly related to the property crimes.. - 46% of the male prisoners are frequent offenders. - With regard to thoughts and behavior, male prisoners have both problems and strengths. - Young male prisoners (24 years and younger) are relatively less frequent sentenced and have in general better relationships with family and others in their social environment. Their housing is often more stable, because a significant part of the group still lives with their parents.
N = 15,356	Status of life domains before, during and after incarceration.	<ul style="list-style-type: none"> - 75.8% of the ex-prisoners had an income before incarceration, 58.6% of the ex-prisoners had an income after incarceration. Before incarceration, most ex-prisoners had an income from work (46.3%) or received social assistance benefits (31.5%). - The life domain in which most ex-prisoners had problems was debts. 70.2% of the ex-prisoners had debts before incarceration. 33.6% of them had debts of more than €10,000.
N = 15,356	Problems in life domains and recidivism among prisoners with a short-term sentence.	<ul style="list-style-type: none"> - Prisoners who are sentenced for more than two weeks often not have an ID, income and/or housing before incarceration but have less debts and contacts with organizations for health care than prisoners who are sentenced for more than one month. - 45% of the prisoners with a short prison sentence are sentenced again within two years and 18.8% are sentenced to custody within two years.
N = 9,690	Problems with income among 18- to 26-years old prisoners.	<ul style="list-style-type: none"> - 13.1% of the 18- to 26-years old prisoners has no income and housing before incarceration. 18.6% receives social assistance benefits before incarceration. - Adolescent prisoners who receive social assistance benefits more often have debts than adolescents who have a job before incarceration.
N = 11,914 (2013)/ N = 11,773 (2014)	Status of life domains before, during and after incarceration.	<ul style="list-style-type: none"> - Most of the ex-prisoners had an income before and after incarceration. - More than 75% of the ex-prisoners had debts before incarceration. About 13% of them had debt counseling before incarceration. About 0.4% were in a debt settlement before and after incarceration.
N = 1,037	Relationship between SES and crime.	<ul style="list-style-type: none"> - Low SES results in an increase of crime, by increasing individuals' alienation, financial strain, and aggression and by decreasing educational and occupational aspirations. - High SES also results in increase of crime, by increasing risk taking and social power and by decreasing conventional values.

Results

The five studies included in the systematic review were relatively recent; the oldest study was published in 2011 and the most recent study in 2016. Sample sizes ranged from 1,258 to 150,010. Designs included both qualitative and quantitative studies. The majority of the studies concentrated on adolescents and young adults (both on students and on adolescents and young adults from the general population). Of the 24 studies in the scoping review, the oldest study was published in 1999 and the most recent study in 2018. In addition, systematic literature reviews were found and included in the present study because these studies showed that there is only limited knowledge about the relationship between debt and crime, and underlined the urgency of further research. These reviews also had a different focus than the current review, as they specifically focused on adolescents from the perspective of insight into preventing financial problems among adolescents (not specifically delinquent adolescents). The first systematic review of Hoeve et al. (2011) not only focused on the relationship between financial problems and debt, but also on risk factors for debt and risk factors for crime apart from each other. The second systematic review of Hoeve et al. (2014) not only focused on the relationship between financial problems and crime, but also on the prevalence of debt and the risk factors that play a role. Therefore, not all the studies that were found in the reviews of Hoeve and colleagues are part of the current review.

Systematic review

Table 2.1 presents the results of the five studies that were included in the systematic review. Blom et al. (2011) conducted a secondary data-analysis on the Monitor Self-reported Youth Crime focusing on the relationship between debt and delinquency among adolescents. They found evidence of causality between debt and (self-reported) delinquency, regardless of the type of delinquency. As young adults experience more debt, they show more delinquent behavior. This association is stronger for adolescents and particularly applies to property crime. Furthermore, evidence was found of a clear relationship between self-reported vandalism and debt, especially among adolescent males.

Going more into depth on the relationship between debt and delinquency among adolescents and young adults, Hoeve et al. (2011) conducted a study consisting of a systematic review and secondary qualitative and quantitative analyses. They found that adolescents and young adults who have more debt show more delinquent behavior than adolescents without debt. The same group of scholars conducted a systematic review and meta-analysis to obtain more insight into the prevalence of financial debt, correlates and risk factors for debt, and associations between debts and criminal behavior in adolescents and young adults (Hoeve et al., 2014). These studies reported strong associations between debt and crime. Relatively stronger associations between debts and crime were found

when crime was measured before debt than the other way around. Particularly, strong associations were found between serious and persistent crime in young people and later debt in young adulthood. Considering studies in which debt and crime were measured simultaneously, it was found that the association between debt and delinquency became stronger with age. Moreover, relatively strong associations were found between debt and recidivism, suggesting that those juvenile offenders who recidivated were more likely to have debts. Compared to non-offenders, offenders were found to be more likely to have all kinds of debt and debt involving rent and utility bills in particular (Moffitt et al., 2002; Siennick, 2009; Zara & Farrington, 2010). Furthermore, it was found that, compared to non-offenders, offenders were particularly more likely to have personal and informal debt (i.e., debt owed to family and peers).

Aaltonen et al. (2016) criticized the review of Hoeve et al. (2014), stating that it was limited by a selection bias because many of the studies that they included in their review focused on samples of university students. Therefore, in their own study, they used longitudinal register-based data from the national debt enforcement authorities and incorporated official data on debt defaults and types of debt that represented the general Finnish young adult population. They examined the reciprocal association between debt problems and crime by controlling for individual variation in debt and crime caused by factors such as education, income, employment, and parental debt problems to rule out the possibility that an association between the two reflects differences in socioeconomic status (SES). They found that the association between debt problems and crime is a result of reciprocal causation. Levels of all types of crime were consistently higher during periods of debt enforcement, the increase in levels of crime took place almost immediately after the start of the debt default period, and the mean number of crimes grew steadily as debt enforcement duration increased. The association between debt problems and crime remained strong after controlling for a variety of socioeconomic factors. Some indications of moderately increasing intensity of debt before a conviction were observed. The results were clearer for crime-related debt. Debt worsened as a consequence of crime, a large percentage of all crime-related debt entered enforcement, and once the debtors entered enforcement, they often stayed there for a long time.

Hoeve et al. (2016) used three measurement waves over a time span of six years in a study among a sample of 1,258 adolescents and young adults from the general population (ranging from 12 to 24 years). They found evidence that debt increases the risk of delinquency, and vice versa, and this was not moderated by gender or age. First, they found that debt and delinquency are related to each other reciprocally at the same time point. Looking at the same individuals three years later, the researchers did not find that those who previously had debt (or delinquency) were any more likely to have delinquency (or debt) three years later. Thus, though an individual's present debt and delinquency are

directly related, neither is related to the other in the near future. However, the researchers found that debt at one time point had significant indirect effects on delinquency three years later when the model was adjusted for debt at the same time point three years later. Similar indirect effects of delinquency on debt were found. These effects became stronger over time. The effects of delinquency on debt seemed to be stronger than those of debt on delinquency. A longer term effect (six years) of delinquency on debt was also found, whereas this effect was not found for debt on delinquency.

Scoping review

The articles in the scoping review can be divided into two categories: articles with a focus on the prevalence of debt among offenders and articles that focus on socioeconomic factors that play a role in crime.

Prevalence of debt

Studies on the prevalence of debt among offenders provide important insight into (1) the sources of income of offenders, (2) debt among offenders, and (3) characteristics of offenders with a higher risk of debt.

First, with regard to sources of income of offenders, several studies found that about three quarters of the prisoners had a form of legal income before incarceration. After incarceration, significantly fewer offenders had an income. A small group of offenders did not have any income before incarceration, but had an income directly after incarceration.

Second, regarding debt among offenders, Jungmann et al. (2014) showed that many probation clients have complex debt which hinders social reintegration and thereby increases the risk of recidivism. Moreover, studies showed that almost half of the prisoners have problems with regard to income and almost two thirds of them have debt, especially prisoners with a long sentence (More & Weijters, 2011a, 2011b; Weijters et al., 2010). Edgar and Bath (2011) demonstrated that a substantial proportion of prisoners were already experiencing extreme and persistent debt before being sentenced and that imprisonment tends to increase financial exclusion. After incarceration, much less ex-prisoners have debt counseling. Most debt is owed to the Dutch Central Judicial Collection Agency (CJIB) and health insurers. About a quarter of the prisoners who had no debt before incarceration have debt after incarceration (Beerthuisen et al., 2015; Kuppens & Ferwerda, 2008; More & Weijters, 2011a; Noordhuizen & Weijters, 2012; Weijters et al., 2018; Weijters & More, 2010; Weijters & Noordhuizen, 2012).

Third, concerning characteristics of offenders with a risk of debt, it was found that debt is a potential risk factor for almost half of all clients of the probation organization in the Netherlands that especially supervises addicted clients (Jungmann et al., 2014).

Furthermore, the research demonstrated that, among male prisoners in the Netherlands, debt is one of the most common criminogenic factors (den Bak et al., 2018; Vogelvang et al., 2003) and that debt is a potential risk factor for (persistent) criminal behavior (de Jong, 2017) and recidivism (van Dam, 2005). When it comes to different types of offenders, violent offenders have income before incarceration more often than property offenders. Offenders of drug-related crimes have debt less often than those who are convicted for property offenses. Before incarceration, prisoners with a higher risk of recidivism have debt more often than prisoners with a lower risk of recidivism.

Socioeconomic factors

Many criminological theories suggest that a low socioeconomic status is related to a higher level of crime, but empirical studies consistently found weak or nonexistent correlations between socioeconomic status and self-reported criminal behavior. Going more into depth, Wright et al. (1999) found that a low socioeconomic status increases crime by increasing individuals alienation, financial strain, and aggression and by decreasing educational and occupational aspirations (negative effect), whereas a high socioeconomic status decreases crime by increasing risk taking and social power and by decreasing conventional values (positive effect). This was supported by findings of Oksanen et al. (2015) that low socioeconomic status and education level are associated with debt, highlighting the importance of understanding the social mechanisms of financial behavior. Martire (2010) also found evidence of an association between financial strain and crime. Van Koppen et al. (2017) found that persistent offenders – frequent offenders whose criminal behavior starts early and continues throughout life – grew up in families with low income significantly more often than those who desist from crime.

Furthermore, criminological research has consistently suggested that employment can reduce criminal behavior. Verbruggen et al. (2015) found that (income from) work is correlated with a lower offending rate for both men and women. In addition, whereas for men income support is associated with a reduction in the rate of offending, for women income support – disability benefits in particular – is associated with an increase in the rate of offending. Moreover, Joosen and Slotboom (2015) showed that the risk of incarceration is higher for women who have debt or receive income from crime and lower for women who have work or receive social assistance benefits. These findings support theories that stress the financial motivation for crime. Going into specific motivations for crime, Felson et al. (2012) showed that economic crimes (e.g., property crimes and selling illicit drugs) are most clearly related to financial stress, suggesting that these crimes often reflect attempts to resolve debt and that criminal behavior is a focused response to specific types of problems rather than a general response to stress. Dirkzwager et al. (2015) demonstrated that the housing and income situation of ex-prisoners is often worse than that of non-offenders. They also found that lack of income made it difficult for ex-prisoners to find housing.

Conclusion and discussion

Although debt may increase the likelihood of crime and may be a better indicator for a worsening financial situation than employment status or low income very little research has been conducted on the relationship between debt and crime. The present systematic review focused on the relationship between debt and crime among the general population. The results show that forensic professionals, such as probation officers, should pay close attention to the clients' financial problems. We only found five studies that looked at the relationship between debt and crime and these studies mainly focused on youth in Western countries. As two systematic reviews regarding the relationship between debt and crime among young people have been published, there is some knowledge of this relationship. However, almost nothing is known with regard to this relationship among adults. Although the existing literature cannot empirically prove causal relationships, the results of the systematic review show strong evidence of a reciprocal relationship between debt and delinquency among adolescents. In addition, the studies in the scoping review underline the prevalence of debt among offenders, regardless of age, and the socioeconomic factors that play a role in the relationship between debt and crime. In this way, the results of the scoping review provide additional and in-depth insights and place the results of the systematic review in a broader perspective.

Main findings

The following are the most important conclusions from the present systematic and scoping review. Most studies in the systematic review focused on youth, possibly because debt among adolescents in Western countries has increased over time as a result of the increasing costs of credit cards, student loans, and mobile phones (see Betti et al., 2007; Dwyer et al., 2011). As a result of this, the focus of these studies was mainly on ways to reduce debt among young people and to prevent adolescents from committing crime. These studies focused on debt as a risk factor for crime and not on the role of debt in crime and vice versa. Therefore, these studies were not aiming to provide knowledge for the assistance of offenders. Very little is known about the relationship between debt and crime in adults. Notwithstanding the relevance of the existing studies, firm conclusions about the direction of the link between debt and crime, especially among adults, cannot be drawn yet. The presence of problematic debt could be a risk factor for criminal behavior, as the strain theory would suggest, and criminal behavior might create a trajectory of debt, given that offenders are more likely to have debt later in life.

Studies with strong causal, quasi-experimental designs focusing on the relationship between debt and crime are lacking. This review was the first to specifically explore the relationship between debt and crime among both adolescents and adults. The results of the present systematic and scoping review show a strong association between debt and

(self-reported) crime, regardless of the type of crime, especially for young adults and adolescent males (see also Blom et al., 2011). This provides evidence of a correlation between debt and crime as a result of a risky lifestyle, which supports self-control theories, as it shows that debt and crime may share underlying individual traits, such as low self-control, impulsivity, and risk taking (Gottfredson & Hirschi, 1990; Jessor, 1991). Risky lifestyle factors, such as hanging out on the street, involvement in nightlife, and alcohol usage, are more common among adolescents and adolescent males than among older people and adolescent females. Moreover, a risky lifestyle was found to be a stronger risk factor for crime among young adults than among adolescents and may have a stronger effect on young adults who also have debt (van der Laan & Blom, 2006; van der Put et al., 2011). Adolescents who have debt might also be more vulnerable to the influence of others regarding criminal activities than adolescents without debt, for example, as a result of the fact that they are low educated, have limited parental and social control, want to be part of a peer group, and cannot fully grasp the consequences of their behavior and choices (Hoeve et al., 2011; van Dijk, 2003). Although empirical research is scarce and results are contradictory, it might thus be the case that there are some common risk factors for debt and crime.

As the study of Blom et al. (2011) was cross-sectional, it could be concluded on the basis of the results that it provides evidence of a relationship between debt and crime. However, no conclusions could be drawn about the extent to which debt is a risk factor for criminal behavior. Other studies in both the systematic and scoping reviews found evidence that crime increases the risk of the development of debt in adolescents and young adults, possibly due to personal or informal debt (i.e., debt owed to family and peers; Noorda et al., 2009; Siennick, 2009) or financial penalties and that crime is a risk factor for debt, especially among persistent offenders (de Jong, 2017; Hoeve et al., 2011, 2016; van Koppen et al., 2017). These findings provide some support for Moffitt's theory regarding the difference between adolescence-limited and life-course persistent crime. The present systematic and scoping review found that debt may potentially increase the risk of recidivism, which supports previous findings that debt is only indirectly related to crime and vice versa (Hoeve et al., 2016; van Dam, 2005). These results suggest crime is a risk factor for debt more than debt is a risk factor for crime and that the relationship between debt and crime mainly applies to recidivism.

Although crime may be a risk factor for debt more than debt is a risk factor for crime, the present systematic and scoping review provides evidence that debt increases the risk of crime (see Hoeve et al., 2016). Debt and crime were found to be related to each other reciprocally at the same time point. Moreover, debt increases with age and in turn increases the risk of recidivism and hinders resocialization (Hoeve et al., 2011, 2016). Research on debt among adult ex-prisoners also shows that offenders with debt are more

likely to re-offend than those without debt (Baldry et al., 2003; May, 1999). These findings are in line with several studies in the scoping review (Martire, 2010; Oksanen et al., 2015; Wright et al., 1999), which supports the strain theory (Hoeve et al., 2016). These findings also emphasize the idea that debt could not only be a risk factor for criminal behavior, as the strain theory suggests, but that criminal behaviors may also lead to a trajectory of debt.

Limitations

Several limitations have to be taken into account when drawing conclusions from the systematic review. First of all, four of the five studies in the systematic review were conducted in the same country (i.e., the Netherlands) and the fifth study was European as well. With regard to the scoping review, a limitation is that a large percentage of the included studies were Dutch as well. Therefore, the national context of the debt enforcement and criminal justice system may make some results dependent on the country in which the studies were conducted. Since in our search only Dutch and English keywords were used, no studies in other languages on the topic were found. Although we included studies in other languages with an English abstract, it is very well possible that we did not find studies that were published about this topic in other languages, especially gray literature. Notwithstanding this limitation, because we hardly found any internationally published studies on this topic, the topic seems indeed to get less attention in other countries. This may be due to organizational aspects of the debt enforcement and criminal justice system. In addition to the way the review has been conducted, these differences might partially explain the overrepresentation of Dutch studies. Despite the fact that research is limited, the few existing studies provide strong evidence of a reciprocal relationship between debt and delinquency among adolescents. Although we primarily found studies in Dutch, we have no reasons to assume that this relationship would be different in other countries. However, more insight is needed into the causality in this relationship, especially among adults, and the factors that may play a role in this relationship. For example, researchers could conduct a systematic client file search and interviews with both professionals who supervise offenders and offenders themselves.

Implications

The present review has several implications for policy and practice and it provides useful knowledge for crime prevention and intervention. Offenders may have more difficulties adjusting to society after life in prison because of their debt and debt may thus hinder resocialization, which in turn increases the likelihood that they will re-offend. More generally, during supervision and training attention should thus be paid to dealing with money and budgeting. Given that crime predicts later debt, targeting debt in resocialization programs, for instance, in the form of budgeting courses, could effectively reduce the risk of future offenses. Therefore, as Hoeve et al. (2014, 2016) have already

suggested, interventions and aftercare programs for offenders should not see debt as a separate factor but focus on dealing with debt and treat it as a risk factor for recidivism. Moreover, the results underline the statement that Hoeve et al. (2014) made:

Given that studies of debt in the present systematic review have shown that various factors are related to debt, [debt prevention] programs should not only focus on financial knowledge and money management, but also on risk factors in other domains. (p. 15)

Therefore, in debt prevention programs attention should not only be paid to financial management, but also to debt as a potential risk factor for crime and recidivism as well as other underlying possibly related risk factors in other domains, such as housing, education, work or other structured daytime activities, relationships, behavioral problems, mental and physical health problems, and addiction.

At a more societal level, evidence was found that monetary sanctions play a crucial role in processes of cumulative disadvantage and pose significant problems for individuals living in poverty. Although monetary sanctions are often preferred over custodial sanctions, this study shows that the negative consequences of debt might thus be especially difficult for persistent offenders trying to desist from crime (Harris et al., 2010). Therefore, more insight is needed into the effects of the current debt enforcement system in different countries on crime as well as insight into how to adequately support offenders as they go through debt counseling. Taken together, the present review shows that debt and crime are strongly related. This thus underlines the importance of gaining more knowledge about the factors that influence this relationship to better support clients with regard to finances during supervision to prevent recidivism, especially among adults.



Chapter 3

How serious is debt among probation clients? A study into the prevalence and scope of debt in a Dutch probation sample

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Abstract

Although studies point to a relationship between debt and crime, there is a limited understanding of their reciprocal relationship and possible mediating risk factors. Moreover, knowledge about the prevalence and scope of debt among offenders is lacking. Therefore, the present study analyzed 250 client files including risk assessment data from the Dutch probation service on the prevalence of debt and possibly related risk factors. The results show that debt is highly prevalent and complex, which underlines the importance of acquiring more knowledge about debt as a potential risk factor for relapse during supervision. It was found that problems with regard to childhood and living situation, education and work/daytime activities, and mental and physical health may be possible underlying risk factors in the relationship between debt and crime. These insights can help professionals adequately support clients with regard to debt in order to prevent recidivism.

Introduction

In criminological literature, the influence of socioeconomic conditions on crime is a classic theme (Dunaway et al., 2000; Ellis & McDonald, 2000; Tittle et al., 1978). Research on these socioeconomic factors has mainly been conducted from a macroeconomic perspective. Studies have focused on factors such as the economic situation of families (e.g., poverty and parental income; Comanor & Phillips, 2002; Galloway & Skardhamar, 2010; Hsieh & Pugh, 1993), neighborhoods (Leventhal & BrooksGunn, 2001), and household economic resources and unemployment (Bjerk, 2007; Phillips & Land, 2012). However, several studies have shown that debt at the individual level may better indicate worsening financial situations than employment or income at the societal level (see Aaltonen et al., 2013; Oksanen et al., 2015). For example, research has shown that debt may mediate the relationship between unemployment and crime, have severe consequences for individuals, enhance criminal behavior, worsen as a consequence of crime, and hinder clients' ability to resocialize and desist from crime (Harris et al., 2010; Hoeve et al., 2014; McCloud & Dwyer, 2011; van Beek et al., 2020a). Debt and crime thus reinforce each other and this interrelatedness may increase the risk of future crime and cumulative problems for the individual.

Several studies on the relationship between debt and crime have concluded that debt and crime are strongly related (Aaltonen et al., 2016; Blom et al., 2011; Hoeve et al., 2011, 2014, 2016). There is evidence that debt is a risk factor for crime, especially among persistent offenders (de Jong, 2017). In addition, strong reciprocal associations between debt and crime were found, and these associations become stronger with age. For example, a study on male adolescents who were released from a juvenile correctional institution found that debt was related to a higher risk of recidivism, suggesting that offenders who recidivate are more likely to have debt (van Dam, 2005). Overall, the literature indicates that the relationship between debt and crime is a result of mutual causation and that debt increases the risk of crime, and vice versa (Moffitt et al., 2002; Siennick, 2009; van Dam, 2005; Zara & Farrington, 2010).

There is a large body of research on risk factors for offending and recidivism. The results of that research demonstrate that many risk factors find their origin in early childhood, education and work, and health (Bonta & Andrews, 2017; Farrington, 2006). For example, evidence has been found that parental education level, low socioeconomic origin, coming from a broken family, serious mental health and substance use problems of family members, and victimization during childhood might be risk factors for crime later in life (Amato, 2001; Button et al., 2005; Leschied et al., 2008; Tuvblad et al., 2006; Wells & Rankin, 1991). It has also been found that lack of education and/or work increases the risk of offending. For instance, poor achievement in school and leaving school at a

young age are assumed to be risk factors for crime, among others reasons, because gaining money and being away from home and school might support drug use and (minor) crime (Agnew, 2001). Furthermore, several mental disorders including substance abuse as a coping mechanism – often related to discontinuity and victimization in childhood – were shown to be a risk factor for different types of problems later in life, including crime (Douglas et al., 2009, 2013; Goldstein et al., 2005; Whiting & Fazel, 2020). For example, people who are classified with a cluster B personality disorder (e.g., the antisocial personality disorder or narcissistic personality disorder) are more likely to show impulsive behavior, are usually less able to control their anger and to show empathy, and are addicted to substances more often than people without personality disorders. As a result of this, they are more likely to have problems with authority, which increases the risk of offending. Although it has not been studied, as far as we know, it can be assumed that physical health may also be a risk factor because disease and inability to work and participate in society might cause isolation.

Notwithstanding the theoretical and empirical knowledge about the interrelatedness of crime and debt and the major progress in research on risk factors for offending, a systematic exploration of this mutual relationship and empirical evidence of the interaction between the established risk factors is still lacking in criminological literature. Empirical studies are scarce and the few studies that have investigated the relationship between debt and crime provide insight from a limited perspective, as they mainly focused on adolescents and young adults and were usually conducted in Western countries (van Beek et al., 2020a). Insight is thus needed into the characteristics of offenders and the influence of these characteristics on the financial position of clients, as these factors can also increase the risk of offending. In addition, finances should not be considered as a separate risk factor for crime but the interrelatedness with other risk factors should be included in theory and practice. The aim of the present study is thus to explore the prevalence and scope of debt among offenders, as well as the underlying potentially related risk factors for debt such as problems regarding childhood and living situation, education and work or other structured daytime activities, and mental and physical health, including substance abuse. In this study, we will first investigate the finances and debt among probationers and the assistance they receive with regard to finances during offender supervision. Second, we will describe the probation population with respect to their childhood and living situation, education and work or other structured daytime activities, and mental and physical health as domains that are possibly related to debt and therefore may directly and indirectly increase the risk of offending. This insight will help professionals, such as probation officers and other professionals working with clients who commit crimes, adequately support clients with regard to debt in order to prevent recidivism.

Method

Procedure

The present study is part of a larger research project on the relationship between debt and crime. In this study, data was collected for a sample of adult probation clients (i.e., 18 years or older) on the prevalence and scope of debt among the population (i.e., finances, debts and financial assistance). In addition, data was collected on the three domains described above based on a literature review as possibly related to debt, that is, (1) childhood and living situation, (2) education and work/daytime activities, and (3) physical and mental health (van Beek et al., 2020a). These domains are also included in the risk assessment instrument of the probation service, the RISC, which is also based on literature (as described below in section “Instruments”).

Data was collected from client files from 250 probation clients of the Dutch probation service. First, data was analyzed from the instrument that is standardly used by the Dutch probation service for structured risk assessment called Recidivism Assessment Scales (Recidive Inschattingschalen, RISC; for an overview of the Dutch probation service and the background of the RISC, see Bosker, 2015). Second, we searched in the client files for background information on these scores. In addition to the risk assessment data, a client file search was thus conducted on the client information and registration system of the Dutch probation service for the same sample of clients. This has been done to gain more insight into the different domains as observed and described by professionals in the client files, according to their professional judgement. This client file search was conducted with official permission of the Dutch probation service. Permission to research the data of clients is included in the general privacy statement of the Dutch probation service. In the client files, case management plans and evaluations based on a standardized and structured format were included. The information in the client files is based on what information probationers tell probation officers and verified and complemented by probation officers by consulting official documents and referents, such as other professionals (e.g., collaborating partners or previous caregivers) and the social network of the client. The client files are thus based on both formal and informal sources. The client file search was conducted by three independent researchers, who frequently discussed their variable ratings to check for inconsistencies. Coding was done in Atlas.ti 8 and frequencies were calculated with IBM SPSS Statistics 25 for Windows. In addition, data was compared to data from Statistics Netherlands on the general Dutch population.

Instruments

The RISC is a standardized and validated risk assessment instrument that was developed for Dutch probation clients and is based on the Offender Assessment System that is used by the probation and prison service in England and Wales (OASys Home Office, 2002). Research has shown that the psychometric qualities of the RISC are fairly good and that the interrater reliability is moderate to substantial for most items (Cohens for nominal items and Tinsley and Weiss's *T* for ordinal items varied between .30 and .87 with most items having values between .41 and .79). The predictive validity for general recidivism of the total RISC-score was found to be moderate (Area Under the Curve (AUC) = .70; Bosker, 2015; van der Knaap & Alberda, 2009). The RISC includes scales on (1) current offence, (2) offending history, (3) accommodation, (4) education, employment, and learning, (5) income and financial management, (6) relationships with partner, family, and relatives, (7) relationships with peers and acquaintances, (8) drug abuse, (9) alcohol abuse, (10) antisocial behavior, (11) thinking, behavior, and abilities, and (12) procriminal attitudes. The scale on income and financial management includes items on the main source of income and the current financial situation.

In the client file search, additional topics were included on childhood and living situation (e.g., childhood experiences and accommodation), education and work/daytime activities (e.g., education, work earlier in adulthood, and current job or other daytime activities), mental and physical health (e.g., (mental) health care in childhood and earlier in adulthood, psychopathology, and physical health), and finances, debts, and financial assistance (e.g., changes in income sources, debt level and creditors, and financial assistance).

Sample

In the Netherlands, there are three probation organizations, the Dutch Probation Service (Reclassering Nederland, RN), the Institute for Social Rehabilitation of Addicted Offenders (Stichting Verslavingsreclassering GGZ, SVG) and the Salvation Army Probation Service (Leger des Heils Jeugdbescherming & Reclassering, LJ & R). Probation officers in the Netherlands are usually educated at universities of applied sciences and are trained in identifying problems and assessing risks. In total, 15,845 probation supervision cases were finished in 2015 by the three Dutch probation organizations (13,944 unique clients). By using IBM SPSS Statistics 25 for Windows, a random sample of 250 clients was drawn from the offender supervision cases of the Dutch probation service that finished in 2015. The sample was taken from these cases because recidivism data is available for them, enabling follow-up studies to be conducted in a later phase of the research project. Of the 250 clients in the sample, 235 are men (94%) and 15 are women (6%). Of these 250 clients, 124 (49.6%) were under supervision of RN, 102 (40.8%) of the SVG and 24 (9.6%) of the LJ&R. The distribution by probation organization and region as well as by gender

in the sample was equal to the total population of the supervision cases that finished in 2015. The mean age of the sample was slightly higher than the total population (see Table 3.1 for an overview of the characteristics of the sample in relation to all the clients whose probation supervision finished in 2015). Missing scores on the topics ranged from 1 to 32; in this study, we present valid percentages.

Table 3.1. Characteristics sample in relation to all clients who finished offender supervision.

		All clients (<i>N</i> = 3,115)	Sample (<i>N</i> = 250)
Gender	Men	2,881 (92.5%)	235 (94.0%)
	Women	234 (7.5%)	15 (6.0%)
Organization	Dutch Probation Service	1,532 (49.6%)	124 (49.2%)
	Institute for Social Rehabilitation of Addicted Offenders	1,285 (40.8%)	102 (41.3%)
	Salvation Army Probation Service	298 (9.6%)	24 (9.6%)
Age	18-25 years	909 (29.2%)	40 (16.0%)
	26-30 years	501 (16.1%)	43 (17.2%)
	31-40 years	740 (23.8%)	83 (33.2%)
	41-50 years	607 (19.5%)	51 (20.4%)
	51 years or older	358 (11.5%)	33 (13.2%)
Nationality ^a	Dutch		213 (85.2%)
	Western ^b		2 (0.8%)
	Other		35 (14.0%)
Country of birth	The Netherlands		178 (71.2%)
	Western countries ^c		4 (1.6%)
	Other		70 (27.2%)

^a Data on nationality and country of birth were not available for all clients.

^b Western nationality: Belgian and German.

^c Western countries: Belgium, Germany, Italy, and Australia.

Results

First, we will focus on the finances and debt of clients and the financial assistance that they receive during offender supervision. Second, we will describe the characteristics of the population (i.e., childhood and living situation, education and work/daytime activities, and mental and physical health) and the influence of these characteristics on the financial position of clients as potential risk factors for crime.

Finances, debts, and financial assistance

Income

Almost one third of the clients at one point had income from work (see Table 3.2). About 5% to 10% of the clients had income from their own business, social assistance or disability benefits, or family and friends. Less than 5% of the clients had income from unemployment benefits or student grants. During probation supervision, about one fifth of the clients had no income and about two thirds of the clients had an income of less than 1,500 euros per month. Some clients, for example, lost their income from work due to behavior or bankruptcy and received social assistance benefits. Other clients lost their income from work due to problems with substance abuse, disease or injury and received disability benefits. There were also clients who never had income from work but had received social assistance benefits. However, they had either become ineligible for benefits after incarceration or they did not claim the benefits again because they had no mailing address, which is obligatory to receive social assistance benefits. In several cases, clients received financial support from family and friends and/or generated income from criminal activities.

Debt

Most of the clients had debt during supervision and about one third of the clients had debt earlier in life. Only four clients in the sample never had debt, although one of them committed a crime based on financial gain because of lack of work, one of them had difficulty with financial management, one of them was financially maintained by his parents and the income sources of the fourth client remained unclear. Common causes of debt were lack of income because of barriers with regard to social assistance benefits or unemployment after dismissal, bankruptcy, disease, addiction, changes after divorce, and criminal fines.

The average debt level was €43,547 (median €11,000; mode €10,000; range €426 (fines) – €2,611,113 (confiscation claim; second highest: €476,000); mean without the outlier of the confiscation claim of more than two and a half million: €25,839). The most common creditors were the Dutch Central Judicial Collection Agency (CJIB), the agency that collects fines on behalf of the Dutch government, and health insurers. Other common creditors were housing associations (rent), mortgage lenders, banks, energy companies, internet providers, student loan organizations, and tax authorities).

Table 3.2. Prevalence and percentages with regard to finances, debts and financial assistance (*N* = 250).

		<i>N</i> (%)		
Finances	Income source	Income from work	108 (30.1%)	
		Own company	25 (7.0%)	
		Criminal activities	36 (10.0%)	
		Unemployment benefits	12 (3.3%)	
		Social assistance benefits	31 (8.6%)	
		Disability benefits	17 (4.7%)	
		Student grants	6 (1.7%)	
		Family and friends	22 (6.1%)	
		Other	16 (4.5%)	
		Unknown	86 (24.0%)	
	Net monthly income	No income	45 (20.7%)	
		Less than €500	16 (7.4%)	
		€500 - €1,000	91 (41.9%)	
		€1,000 - €1,500	28 (12.9%)	
More than €1,500		16 (7.5%)		
	Unknown	21 (9.7%)		
Debt	Debt	Debt earlier in life	Current debt	
		Yes	75 (30.0%)	198 (79.2%)
		Unknown	159 (63.6%)	19 (7.6%)
	Debt ever in life	No indications	16 (6.4%)	33 (13.2%)
		Debt during supervision		64 (25.6%)
		Debt before supervision		18 (7.2%)
		No debt ever in life		5 (2.0%)
	Debt level	Unknown		154 (65.2%)
		Level known	146	
			Range	€426 (fines) – €2,611,113 (confiscation claim) (second highest: €476,000)
			Mean	€43,547
			Mean without outlier	€25,839
			Median	€11,000
			Mode	€10,000
	Creditors	Unknown	71	
		Tax authorities		20 (6.6%)
		Bank (e.g., red balance, personal loan, credit card)		16 (5.3%)
Family and friends			7 (2.3%)	
Mortgage or rent			28 (9.2%)	
Energy companies			18 (5.9%)	
Health insurers			36 (11.9%)	
Central Judicial Collection Agency			79 (26.1%)	
Student loans			13 (4.3%)	
Mail order company			5 (1.7%)	
Provider (phone, television, internet)		18 (5.9%)		

Table 3.2. Continued.

		<i>N</i> (%)	
	Other (e.g., school fees, municipal taxes, gym subscription, health care)	38 (12.5%)	
	Not specified	25 (8.3%)	
Finances as criminogenic factor ^a	No criminogenic factor	128 (51.4%)	
	Criminogenic factor	57 (22.9%)	
	Serious criminogenic factor	64 (25.7%)	
Special conditions on finances	Yes	25 (10.0%)	
	No	225 (90.0%)	
Financial goals	No indications	82 (32.8%)	
	Unknown	5 (2.0%)	
	Yes	163 (65.2%)	
		Gaining insight into debt	13 (4.3%)
		Gaining financial insight	27 (8.8%)
		Being financially stable	44 (10.7%)
		Having paid work	14 (4.5%)
		Having a legal income	38 (12.3%)
		Making no new debt anymore	19 (6.2%)
		Having financial assistance	11 (3.6%)
		Honor commitments	14 (4.5%)
		Making payment arrangements	24 (7.8%)
		Paying off debt	24 (7.8%)
		Eliminating all debt	22 (7.1%)
		Committing no crime as a result of financial situation anymore	1 (0.3%)
		Other	68 (22.1%)
	Financial assistance	No indications	115 (46.0%)
		Unknown	9 (3.6%)
		Yes	126 (50.4%)
			Probation
		Debt counseling	7 (5.7%)
		Debt settlement	4 (3.2%)
		Budget counseling	12 (9.7%)
		Protective guardianship	53 (42.7%)
		Social work	30 (24.2%)
		Family	11 (8.9%)

^a As coded by the probation officer in the structured risk assessment (RISc).

Financial assistance

For about half of the clients, probation officers – as rated in the RISC – considered finances as a (serious) criminogenic factor. However, in only 10% of the probation cases was a special condition, under which offenders are not incarcerated but may participate relatively free in society, formulated on finances. In the case management plans, financial goals were formulated for approximately two thirds of the clients. Nevertheless, for a considerable number of the clients who had debt no financial goal was formulated. In addition, in most of the cases the goals that were formulated were not specific or attainable for each client (e.g., gaining financial insight, paying off debt, eliminating all debt). Furthermore, in only about 15% of the files of clients for whom financial goals were formulated was the development of the client with regard to these goals or the evaluation of the goal at the end of probation supervision mentioned. If it was mentioned, it was usually in a vague manner, for example, by stating that the client has gained more insight into his finances. Half of the clients had financial assistance, of whom the large majority were under protective guardianship, which means that a protective guardian appointed by a judge takes over the finances of the person who is under protective guardianship. In other cases, clients were dependent on family or social workers for support. Only about 6% of the clients had debt counseling and it rarely occurred that clients were in a debt settlement.

Characteristics of the population

Childhood

Most of the probation clients in the sample (83%) had mixed or predominantly negative childhood experiences (see Table 3.3). For example, a substantial number of the clients did not experience continuity in their upbringing because their parents were divorced, were addicted and/or showed criminal behavior and many of these clients were placed in youth institutions and/or foster families. Others, for example, grew up in a war-torn country and had to fight as a child soldier or had to flee as a war refugee. Only a few of the clients had positive childhood experiences, such as a stable situation at home and positive parent-child bonding.

Living situation

Almost half of the probation clients in the sample were single and 60% of the clients had children, although they did not always have contact with them. A substantial number of the clients (40%) owned or rented their home. About a quarter of the clients lived with family or friends. About 14% lived in an institution and another 14% were homeless. For example, clients were homeless for several years after a divorce, were evicted from institutions because of their problematic behavior or were not admitted to a sheltered living facility, or lost their housing due to incarceration. Many of them lived in different shelters or with family and friends or were admitted to mental health facilities. A considerably smaller percentage (80.8%) than among the general Dutch population (99.8% according to data from Statistics Netherlands) had a stable living situation (i.e., their own home or living with family or in an institution for a long time).

Table 3.3. Prevalence and percentages with regard to childhood experiences and living situation ($N = 250$).

		<i>N (%)^a</i>	
Childhood experiences	Predominantly positive childhood experiences	37 (17.0%)	
	Mixed childhood experiences	36 (16.5%)	
	Predominantly negative childhood experiences	145 (66.5%)	
Living situation	Living together/married	27 (10.8%)	
	Living together/married with children	23 (9.2%)	
	Single	119 (47.6%)	
	Single with children	4 (1.6%)	
	Living with (foster) parents	31 (12.4%)	
	Living with family or friends	18 (7.2%)	
	Other	27 (10.8%)	
Accommodation	Own house	102 (40.8%)	
	Living with parents or friends	64 (25.6%)	
	Institution	36 (14.4%)	
	Homeless	35 (14.0%)	
	Unknown	13 (5.2%)	
Children	No	53 (21.2%)	
	Yes	150 (60.0%)	
		1 child	59
		2 children	38
		3 children	28
		4 children	12
		5 or more children	10
	Unknown	3	
	Unknown	47 (18.8%)	

^a Total scores do not always count up to 250, missing values on the topics ranged from 1 to 32. Valid percentages are represented.

Education and work/daytime activities

About 25% of the clients did not finish their education or did only finish primary or special education (a specific form of primary education for children with special educational needs), compared to 8% in the general population (according to data from Statistics Netherlands), and more than half of the clients only had primary and secondary education but no professional or vocational education. Often this was because of instability at home, because their education was interrupted by migration, or because they received special education due to cognitive or behavioral problems. About a quarter of the clients only completed primary or special education (see Table 3.4). About one third of the clients also completed secondary education. A substantial number of the clients in the sample (41.6%) completed professional education as well. Later in life, about one third of the clients had a steady job or other structured daytime activities, while another third of the clients only had work intermittently. The remaining third of the clients rarely or never had a job and never gained work experience, often due to injury, mental illness, or addiction.

Table 3.4. Prevalence and percentages with regard to education and work/daytime activities ($N = 250$).

		N (%)	
Completed education	Only primary or special education completed	60 (24.7%)	
	Primary and secondary education completed	82 (33.7%)	
	Primary, secondary and professional education completed	101 (41.6%)	
Work and daytime activities	Steady job or other structured daytime activities	Earlier in life	During supervision
		73 (29.4%)	71 (28.7%)
	Alternately work and no work	97 (39.1%)	
		47 (19.0%)	
No job or other structured daytime activities	78 (31.5%)		
		129 (52.2%)	

Mental and physical health

A considerable number of the clients at one point received outpatient mental health care and about a quarter of the clients were hospitalized in a (forensic) mental health care facility. A substantial number of the clients had multiple mental health care trajectories (see Table 3.5). About three quarters of the clients were classified with a mental disorder or exhibited symptoms (50% official DSM classification, 25% no official classification but suspected of having a disorder by the probation officer or another caregiver). The most common disorders were antisocial personality disorder, mental disabilities, attention deficit (hyperactivity) disorder (AD(H)D), and substance dependence disorder. Borderline and narcissistic personality disorder, autism, schizophrenia, and posttraumatic stress disorder also occurred regularly.

Next to the relatively high prevalence of mental disorders, more than a quarter of the clients had physical problems, and in a large percentage of the cases it was reported that these were likely related to alcohol and drug abuse. The types of physical problems varied. Common diseases were diabetes, heart diseases, joint diseases, and eye and ear diseases, and injuries as a result of, for example, cerebral hemorrhage or accidents. Lung diseases, such as chronic obstructive pulmonary disease (COPD), acquired brain injury, rheumatism and scoliosis, and kidney diseases also occurred regularly. Prevalence rates of diabetes, heart diseases, ear and eye diseases, joint diseases, and cerebral hemorrhage were twice as high as those of the general Dutch population (according to data from Statistics Netherlands).

Table 3.5. Prevalence and percentages with regard to mental and physical health in childhood and adulthood ($N = 250$).

		Childhood	Earlier in adulthood	During supervision	
Mental health care	Outpatient mental health care	24 (9.6%)	43 (17.2%)	111 (44.4%)	
	Hospitalized	8 (3.2%)	31 (12.4%)	66 (25.6%)	
	Multiple mental health care trajectories/ number of trajectories unknown	195 (78.0%)	159 (63.6%)	53 (21.2%)	
	No indications	23 (9.2%)	17 (6.9%)	22 (8.8%)	
Psychopathology	No indications			41 (16.4%)	
	Yes	Suspicion probation officer			56 (22.4%)
		DSM classification			125 (50.0%)
		Attention deficit (hyperactivity) disorder (AD(H)D)			52 (11.3%)
		Autism			14 (3.0%)
		Mental disabilities			67 (14.5%)
		Psychotic disorder/schizophrenia/bipolar disorder			26 (5.7%)
		Depression			11 (2.4%)
		Posttraumatic stress disorder (PTSS)			22 (4.8%)
		Aggression and emotion regulation and impulse control disorder/coping			31 (6.7%)
		Substance dependence disorder			62 (13.4%)
		Antisocial personality disorder			86 (18.7%)
		Borderline personality disorder			24 (5.2%)
		Narcissistic personality disorder			31 (6.7%)
		Personality disorder NOS			22 (4.8%)
Other			13 (2.8%)		
	Unknown			28 (11.2%)	
Physical diseases	No indications	182 (72.8%)			
	Yes	68 (27.2%)	Population ^a	Sample	
		Diabetes	5.3%	11 (12.6%)	
		Lung diseases (e.g., bronchitis/COPD)	4.2%	6 (6.9%)	
		Heart and vascular diseases	5.5%	12 (13.8%)	
		Kidney diseases	1.9%	3 (3.4%)	
		Eye and ear diseases	3.3%	8 (9.2%)	
		Rheumatism/scoliosis	5.9%	5 (5.7%)	
		Joint diseases (e.g., back pain, knee, shoulder)	6.5%	15 (17.2%)	
		Injuries (e.g., as a result of accidents)	3.0%	9 (10.3%)	
		Acquired brain injury	3.0%	5 (5.7%)	
		Other (e.g., dementia, epilepsy, HIV, stomach diseases, hepatitis C)	10.9%	13 (14.9%)	

^a Based on data from Statistics Netherlands.

Conclusion and discussion

Theory and practice provide evidence that debt is common among probation clients and might be related to crime and that this relationship is mediated by other risk factors. However, little is known about the prevalence and scope of debt among probation clients and the role of potential risk factors in the relationship between debt and crime. Hardly any research has been conducted on debt as a potential risk or possible mediating factor for crime and recidivism, the relationship between debt and crime, or the mediating role of other risk factors in this relationship. Possibly related risk factors such as education, work and health are often not taken into account. In the present study, data from a representative sample of 250 Dutch probation clients was analyzed. The results show that the prevalence of debt is high and this debt is complex and deeply rooted. The findings reveal that many probation clients have (problematic) debt. Of 79.2% of the probationers it is known that they had debt during supervision and only 2% never had debt. This debt is often caused by multiple complex and interfering problems on different life domains. In addition, the study demonstrates that many probation clients had negative childhood experiences. From the literature, we know that victimization during childhood is an important risk factor for developing mental health problems, including substance abuse as a coping mechanism (e.g., Pietrek et al., 2013), which may increase the risk of crime and recidivism (e.g., Douglas et al., 2013). Furthermore, a substantial number of the probation clients never learned to manage their finances, maybe due to the fact that their parents also lived in poverty and/or had debt. The results also show that underlying factors, such as negative childhood experiences, problems related to education and work, and mental and physical health problems, may play a role in the relationship between debt and crime. Concluding, finances may be an important risk factor for (re)offending, but there are also other risk factors that are likely to be strongly related to debt and thus are also possibly mediating factors for crime and recidivism.

Main findings

The following are the most important conclusions from the present study. First of all, the present study shows that in many client files information about debt is limited or completely lacking. The results show that in a significant number of the cases, most or all creditors were unknown and the debt level could only be roughly estimated or only a part of the debt was made explicit. Sometimes probation officers explicitly mentioned that the debt level might be much higher than reported. Nevertheless, the prevalence of debt among probation clients is very high and often considered by probation officers as a criminogenic factor.

In addition, although the prevalence of debt among probation clients is high and complicates supervision, results show that probation officers generally do not pay attention to finances, debts or financial assistance on a structural basis. This was reflected in the

fact that in one third of the cases no financial goal was formulated and when a financial goal was formulated this goal was often not specific or attainable for each client. In addition, in a considerable number of the cases it was not mentioned that the formulated goals were evaluated. Furthermore, financial assistance among probation clients is often sorely lacking. Even when there is financial assistance, the most common type of assistance, protective guardianship, has several disadvantages. The aim of protective guardianship is not to solve the debt, but to stabilize the financial situation of people. During protective guardianship financial management is taken over for people who are considered unable to manage their finances themselves. However, although protective guardianship can help people on the short term, people under protective guardianship do not learn to gain a sufficient and legal income or to use a budget, which may impede them in the long term. In addition, in the Netherlands, the quality of protective guardians varies considerably because there are no clear criteria or required education for protective guardians. Dutch media show that the number of commercial protective guardianship offices is increasing, that they often misjudge situations or are inaccurate as a result of which the debts of people increase and that the extent to which their quality is checked by judges is limited. As a result of this, in the Netherlands there is a political discussion about the quality of protective guardianship and in 2014 and 2020 bills are accepted to better ensure this quality. In another study in which we interviewed probation officers and clients, we found that probation officers observe that protective guardianship can give clients more peace of mind, but that a substantial number of the clients who are under protective guardianship are not satisfied with it. For example, they experience stress as a result of protective guardianship and do not feel that it helps them (van Beek et al., 2020b). Considering that protective guardianship is one of the few but not sufficient solutions that probation officers can use, probation officers need more methods and tools to adequately supervise clients with debt.

The finding that the most common creditors are the Dutch Central Judicial Collection Agency (CJIB) and health insurers is worrying because these creditors in the Netherlands create extra barriers for clients, especially when it comes to desistance from crime. For example, debts owed to the CJIB usually cannot be included in a debt settlement and thus they can hinder debt counseling. In addition, when the CJIB's fines are not paid, people may be incarcerated by law. This incarceration has a coercive function to pay the fine and does not replace it; the fine still has to be paid. Therefore, debt, crime, and incarceration are highly interrelated. Debts owed to health insurers can prevent people from applying for the care that they need, which influences their mental and physical health in a negative way. Thus, the way the debt enforcement system is organized in the Netherlands might create extra barriers for probation clients to resocialize and desist from crime. Although debt enforcement systems vary considerably across countries, comparable problems may exist in other countries (see Aaltonen et al., 2016).

The study shows that many clients had experienced an unstable situation during childhood, discontinuity in their upbringing, and physical, mental, pedagogical, and affective neglect and/or sexual abuse. This instability in childhood has been demonstrated to increase chances of developing mental disorders including addiction (Bonta & Andrews, 2017; Farrington, 2006; Pietrek et al., 2013). Therefore, based on the literature, it may be assumed that the lack of continuity, stability, and affection that many probation clients experienced in their youth might have played a role in the development of their mental and behavioral problems and disorders, possibly associated with the development of an addiction. As a result of this, they are often not able to complete their education and/or to work and have no stable income source. The literature shows that many of these problems which find their origin in (early) childhood may be risk factors for crime later in life (Agnew, 2001; Bonta & Andrews, 2017; Farrington, 2006; Goldstein et al., 2005). Thus, the lack of stability in childhood may be both a direct and an indirect risk factor because it increases the risk of not completing education or not having a job and might also lead to developing mental disorders and substance use problems, which hinder education and work. In that way, lack of stability in childhood, mental disorders, lack of education and work, and debt are likely to interact. Several childhood factors may thus be risk factors for crime. In addition, several mental and physical diseases are more prevalent among probation clients than among the general population and these diseases might influence the clients' participation in society and resocialization. However, information in client files about the clients' childhood and the (mental) health care they received is often limited. In addition, probation officers do usually not relate this information in a meaningful, possibly explaining way to debt and the role of debt in recidivism.

Another important finding is that, although little is mentioned in the client files about the health care clients received in childhood and earlier in adulthood, the majority of probation clients have many complex problems with regard to mental and physical health. These problems are also likely to influence their ability to work and their financial management. Prevalence rates of diseases among the probation clients were found to be considerably higher than among the general Dutch population, based on data from Statistics Netherlands, for diabetes (12.6% among sample vs. 5.3% among general population), heart and vascular diseases (13.8% among sample vs. 5.5% among general population), eye and ear diseases (9.2% among sample vs. 3.3% among general population), joint diseases (17.2% among sample vs. 6.5% among general population), and cerebral hemorrhage and other (brain) injuries (10.3% among sample vs. 3.0% among general population). Moreover, compared to the general population, based on data from Statistics Netherlands, it was found that a considerably smaller percentage of the probation clients had a (relatively) stable living situation (i.e., their own home or living with family or in an institution for a long time; 80.8% among sample vs. 99.8% among general population).

Strengths and limitations

The results of this study provide a view of debt among Dutch probation clients and potential related factors. These results are based on a unique database of a large representative sample of clients of all three Dutch probation organizations. As far as we know, a comparable study has not been conducted. Several characteristics of the data have to be taken into account when drawing conclusions from the present study. First of all, the results are based on data from instruments for risk assessment and client files as coded by probation officers. It is therefore possible that this information is incomplete or subjective because it only contains information that probation officers noted as relevant. In addition, a significant part of the information in the client files is based on what clients and other referents, such as family members and other professionals, told probation officers and might therefore be biased. Furthermore, it is possible that probation officers received more relevant information and implemented more interventions than they officially registered in the client files. Still, the information in the client files is based on multiple, both formal and informal sources and the information of clients is usually verified by probation officers as much as possible by consulting other sources. This verification of information is an official part of the work of probation officers and an official working agreement within probation organizations. Therefore, although we do not pretend that the data source is complete and objective, we believe that it gives rich and unique qualitative insights in the factors that play a role in the interaction between debt and crime.

Another possible limitation is that the average age of the sample was slightly higher than that of the total population of probation clients. However, this seems to have had no substantial influence on the results because the characteristics of younger clients, as described in the client files, did not differ considerably from those of older clients.

Implications

Several conclusions can be drawn from the present study that have implications for probation officers. The results underline – especially considering that underestimation of debt might play a role due to the fact that the debt of clients is not always precisely registered by probation officers – that it is important that probation officers precisely determine the origin and level of debt and the creditors in question. In this way, they will be able to gain insight into and monitor the financial situation of clients as an important risk factor for crime and recidivism and as a barrier for resocialization during offender supervision. In addition, probation officers should pay attention to, for example, what clients learned from their parents about financial management and the financial situation of the client's partner.

Structural registration can be an instrument for probation officers to pay more attention to debt and the relation between debt and criminal behavior. This registration is especially important when, for example, the supervision has to be continued by another probation officer or organization or collaborating partner, such as an outpatient mental health service. Therefore, registration of debt is also of major importance for continuity of care. When information is not registered, this may be an important barrier in (health) care trajectories. In addition, this study shows that other factors, such as childhood and living situation, education and work/daytime activities, and mental and physical health, might mediate the relationship between debt and crime, which suggests that probation officers should pay attention to these domains not only as separate underlying problems, but also as potential direct and indirect risk factors for crime.

The study also shows that the probation service should consider providing more financial assistance for its clients. This does not necessarily mean that probation officers should provide this assistance themselves, but structural inquiry and registration may help them gain insight into the scope of their clients' problems and enable them to collaborate with other professionals who are specialized in financial assistance.

At a societal level, this study emphasizes the complexity of debt and debt enforcement systems and shows that the negative consequences of debt may make it more difficult for probation clients to avoid engaging in criminal activity (for a comparable situation in Finland see Aaltonen et al. (2016), who found a strong correlation between debt and crime in the Finnish context, and concluded that debt hinders offenders' attempt to desist from crime).

Future research

In our study, there was hardly any probationer who did not have debt or financial problems. As a consequence, a comparison between probation clients with and without debt could not be made. It would be interesting for future research with larger samples to compare probationers with and without debt in order to identify the causes of debt and to examine predictive validity of debt for recidivism.

Furthermore, because of the high prevalence and complexity of debt among probation clients, more insight is needed into the relationship between debt and crime as well as insight into the possibilities to adequately support probation clients with regard to debt. This insight can be gained, for example, by interviewing professionals about the influence of debt among clients in their work and the possibilities that they see to better support their clients. It may also be relevant to ask clients about their experiences receiving supervision, in order to determine what is lacking in supervision from their perspective and what would help them to get out of debt.

In addition, because debt enforcement systems are organized considerably differently in other countries (Jungmann & van Beek, 2016) more insight is needed into the effects of debt enforcement systems on recidivism in different countries and the possibilities to support clients in avoiding criminal behavior at a more societal level and thus into the generalizability of the results of the present study. In addition, the results indicate that factors such as childhood, living situation, education and work, and mental and physical health are relevant to the financial assistance of probation clients. These factors seem to be strongly related to debt and may increase the risk of offending. Thus, these factors are mediators in the relation between debt and crime. This has to be further analyzed in future research. Moreover, a theoretical model based on future research on the interaction between debt and crime and the underlying risk factors would provide valuable insight. The present study shows that the prevalence of debt among probation clients is high and thus underlines the importance of gaining more knowledge about and paying closer attention to debt among probation clients as a potential risk factor for recidivism during supervision.



Chapter 4

Does debt increase risk?

A mixed methods approach to study the potential underlying risk factors in the relationship between debt and crime

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Abstract

Previous studies have found evidence for a relationship between debt and crime, and for problems in childhood, education, work, and mental and physical health as underlying risk factors. However, insight into the interplay between these possible risk factors is limited. Therefore, a mixed methods approach was applied by both creating a quantitative Gaussian Graphical Model (GGM) and conducting qualitative analyses on 250 client files including risk assessment data from the Dutch probation service, to gain more specific insight into the interaction between potential risk factors. The results show that debt is strongly related to criminal behavior and problems in many life domains for most probation clients. Debt seems to be a direct risk factor for crime, but debt and crime also appear to be highly interrelated as part of a complex interplay of risk factors. The most frequently rated factors – limited or incomplete education, no job and related lack of income, and mental and physical health problems – are highly interwoven and increase the risk of both debt and crime. The findings stress the importance of paying attention to and using interventions focusing on strongly related crime risk factors, including debt, and their complex interplay, to supervise probation clients effectively.

Introduction

An essential theme in criminological studies is the search for offender supervision methods that effectively reduce the risk of recidivism and stimulate resocialization (e.g., Bonta & Andrews, 2017; Cullen & Gendreau, 2001; Durnescu, 2012). Improving the effectiveness of supervision and interventions requires insight into established crime risk factors and an understanding of why and how they are related to offending behavior and recidivism. Over the past three decades, empirical knowledge about risk factors for crime has grown tremendously and multiple risk factors have been firmly established.

From a macroeconomic perspective, many studies have shown the influence of adverse socioeconomic conditions on crime. Studied socioeconomic factors include poverty and low socioeconomic origin (Comanor & Phillips, 2002; Galloway & Skardhamar, 2010; Hsieh & Pugh, 1993), the economic situation of neighborhoods (Leventhal & Brooks-Gunn, 2011), unemployment (Bjerk, 2007; Phillips & Land, 2012), and lack of education. Furthermore, empirical work focusing on the individual has demonstrated that many risk factors for crime later in life originate during early childhood. Examples are parental education level, low socioeconomic origin, a broken family, severe mental health and substance use problems of family members, and victimization during childhood (Bonta & Andrews, 2017; Farrington, 2006; Shader, 2001).

In addition to socioeconomic and childhood conditions, problems relating to mental and physical health have been shown to increase crime risk because poor health may limit the ability to work and participate in society and therefore be connected to isolation (e.g., Grosholz & Semenza, 2018; Link et al., 2019; Wallace & Wang, 2020). Research has shown that offenders more often have health problems than the general population due to their lifestyle, for example, as a result of substance abuse (e.g., Kort-Butler, 2017; Piquero et al., 2007).

In addition, many empirical studies have shown that risk factors are related to each other and may reinforce each other. For instance, factors such as adverse childhood experiences and discontinuity of physical and mental health care have been demonstrated to be related to developing severe mental health problems, including personality disorders and substance use, which are also crime risk factors (e.g., Douglas et al., 2013; Goldstein et al., 2005; Pietrek et al., 2013). People classified with a cluster B personality disorder, such as the antisocial personality disorder or narcissistic personality disorder, tend to exhibit impulsive behavior more frequently, are usually less able to control their anger and show empathy, and are addicted to substances more often than those without personality disorders. Therefore, they often have authority problems, increasing their crime risk (Whiting & Fazel, 2020).

Furthermore, research has provided evidence for debt as a particular crime risk factor, especially among persistent offenders (de Jong, 2017). For example, a study on male adolescents released from a juvenile correctional institution has demonstrated that debt is related to a higher risk of recidivism. The results of this study suggest that offenders who recidivate are more likely to have debt (van Dam, 2005). Moreover, studies have shown that indebted people and people with a low income are overrepresented in the criminal justice system, with the experience of incarceration intensifying financial hardship, including worsening debt (Harper et al., 2021). In addition, many studies have clearly demonstrated the influence of monetary sanctions on (former) prisoners and probationers and have shown how criminal behavior, sometimes by itself a result of financial problems, can lead to a spiral of increasing financial problems (e.g., Iratzoqui & Metcalfe, 2017; Link, 2019; Martin et al., 2018; Piquero & Jennings, 2017; Pleggenkuhle, 2018). This spiral may, in turn, result in increasing (re)offending behavior due to the stress or strain caused by financial hardship. In addition, the strong reciprocal associations between debt and crime become stronger with age (Blom et al., 2011). Overall, the literature indicates that there is a strong association between debt and crime (e.g., Aaltonen et al., 2016; Hovee et al., 2011, 2014, 2016), that the relationship between debt and crime is a result of mutual causation, and that debt increases crime risk, and vice versa (Moffitt et al., 2002; Siennick, 2009; van Dam, 2005; Zara & Farrington, 2010). Debt and crime thus reinforce each other, which may increase the risk of recidivism and cumulative problems in different life domains.

While the existence of the relationship between debt and crime is well-established, a more thorough, systematic understanding of the interaction between debt, crime, and related well-established risk factors is needed (Jungmann et al., 2014). Studies have shown that debt generally negatively affects well-being, resocialization, family structure, and mental health, which may increase crime and recidivism risk (Harper et al., 2021). Recently, a comprehensive study of the underlying factors of debt-related crime that examined debt was conducted in a sample of Dutch probationers based on their client files (van Beek et al., 2020b). The results showed a high prevalence rate of debt, with many probation clients having (problematic) debt. In addition, the study demonstrated that problems regarding childhood and living situation, lack of education and work or daytime activities leading to a lack of legal income, and behavioral, mental, and physical health problems may be possible underlying risk factors in the relationship between debt and crime. A substantial number of probation clients had never learned to manage their finances, possibly due to their caregivers living in poverty or debt. These client files also demonstrated that many of them experienced instability in childhood, for example, an unstable home situation, care discontinuity in their upbringing, and physical, mental, pedagogical, and affective neglect or sexual abuse. These adverse experiences and instability in childhood have been found to be related to the development of mental disorders and substance abuse, which may increase crime and recidivism risk (e.g., Bonta & Andrews, 2017; Farrington,

2006; Shader, 2001). One of the possible consequences of mental health problems is difficulty completing education and obtaining and maintaining work, leading to a lack of legal income.

The practical implications of understanding that problems in several life domains may be underlying factors in the relationship between debt and crime are essential for professionals working with offenders in daily practice, such as probation officers. Probation officers supervise offenders with the aim to prevent recidivism and to stimulate resocialization. They focus on specific individual risk factors during these supervisions, including problematic substance use and antisocial attitudes. Although debt has been shown to be strongly related to crime, probation officers pay little attention to debt as a risk factor during their daily probation supervision activities (van Beek et al., 2020b).

Present study

Notwithstanding the knowledge about risk factors for crime and debt as a specific risk factor for crime, more specific insight into the association between different underlying crime risk factors in the relationship between debt and crime is important to prevent recidivism and increase the effectiveness of offender supervision methods. Therefore, this study aims to explore the interaction between the different factors that, according to the literature (for a review, see van Beek et al., 2020b), are possibly related to debt, namely (1) childhood and living situation, (2) education and work/daytime activities, and (3) mental and physical health (including substance abuse), and how they interplay to affect crime risk. These insights may help probation officers to more adequately support clients with debt problems, prevent crime and recidivism, and help professionals to make better informed and more effective and precise probation supervision choices.

Method

Procedure

The present study is part of an extensive research project on the relationship between debt and crime in probationers. In this study, data were collected from a sample of adult probation clients (18 years or older) on (1) the prevalence and scope of debt among this group (i.e., finances, debt and financial assistance), and (2) on crime. Based on a literature review (van Beek et al., 2020a, 2020b), additional data were collected on the three domains that constitute potential underlying risk factors: (1) childhood and living situation, (2) education and work/daytime activities, and (3) mental and physical health. These domains are also included in the standard structured risk assessment instrument used by the Dutch probation service called the Recidivism Assessment Scales (Recidive Inschattingsschalen, RISc; for an overview of the Dutch probation service and the background of the RISc, see Bosker, 2015).

We collected data from files of 250 probation clients of the Dutch probation service. First, we analyzed RISC-data, after which we searched client files for more background information on the scores on the RISC-scales. The client file search was conducted with the official permission of the Dutch probation service. Permission to research client data is included in the general privacy statement of the Dutch probation service. In the client file search, case management plans and evaluations based on a standardized and structured format were included. The information in the client files combines both formal and informal sources. It is based on what probationers tell probation officers and verified and complemented by probation officers by consulting official documents and referents, such as other professionals (e.g., collaborating partners or previous caregivers) and the clients' social network. Three independent researchers conducted the client file search, frequently discussing their variable ratings to check for inconsistencies.

Instruments

The RISC is a standardized and validated risk assessment instrument developed for Dutch probation clients and based on the Offender Assessment System used by the probation and prison service in England and Wales (OASys Home Office, 2002). Research has shown that the interrater reliability is moderate to substantial for most RISC items (Cohen's *K* for nominal items; Tinsley and Weiss's *T* for ordinal items .30–.87 with most items between .41 and .79). The predictive validity for general recidivism of the total RISC-score was found to be moderate (Area Under the Curve (AUC) = .70; van der Knaap & Alberda, 2009). The RISC includes scales on (1) current offence, (2) offending history, (3) accommodation, (4) education, employment, and learning, (5) income and financial management, (6) relationships with partner, family, and relatives, (7) relationships with peers and acquaintances, (8) drug abuse, (9) alcohol abuse, (10) antisocial behavior, (11) thinking, behavior, and abilities, and (12) pro-criminal attitudes. The scale on income and financial management includes items on the primary income source and the current financial situation.

In the client file search, additional topics were included on childhood and living situation (e.g., childhood experiences and accommodation), education and work/daytime activities (e.g., education, work during earlier adulthood, and current job or other daytime activities), mental and physical health (e.g., mental health care in childhood and earlier in adulthood, psychopathology, and physical health), and finances, debt, and financial assistance (e.g., changes in income sources, debt level and creditors, and financial assistance). The complete dataset contains 28 variables (see Table 4.2).

Sample

Three probation organizations exist in the Netherlands, the Dutch Probation Service (Reclassering Nederland, RN), the Institute for Social Rehabilitation of Addicted Offenders (Stichting Verslavingsreclassering GGZ, SVG), and the Salvation Army Probation Service (Leger des Heils Jeugdbescherming & Reclassering, LJ&R). Probation officers in the Netherlands are usually educated at universities of applied sciences and are trained to identify problems and assess risks. The three Dutch probation organizations completed a total of 15,845 probation supervision cases in 2015 (13,944 unique clients). Using SPSS's random sampling feature a random sample of 250 clients was drawn from the Dutch probation supervision cases completed in 2015 (for an overview of the characteristics of the sample in relation to all the clients whose probation supervision finished in 2015, see Table 4.1). The sample was taken from these cases because recidivism data is available for them, enabling follow-up studies to be conducted in a later phase of the research project. Of these 250 clients, 235 were men (94.0%) and 15 were women (6.0%). Of these 250 clients, 124 (49.6%) were supervised by RN, 102 (40.8%) by SVG and 24 (9.6%) by LJ&R. The distributions over probation organizations, regions, and gender in the sample equaled the distribution of the total population of the supervision cases completed in 2015. The mean age of the sample (37 years) was slightly higher than of the total population.

Table 4.1. Overview of research sample in relation to all clients who finished offender supervision in the Netherlands in 2015.

		All clients (N = 3,115)	Sample (N = 250)
Gender	Men	2,881 (92.5%)	235 (94.0%)
	Women	234 (7.5%)	15 (6.0%)
Organization	Dutch Probation Service	1,532 (49.6%)	124 (49.2%)
	Institute for Social Rehabilitation of Addicted Offenders	1,285 (40.8%)	102 (41.3%)
	Salvation Army Probation Service	298 (9.6%)	24 (9.6%)
Age	18-25 years	909 (29.2%)	40 (16.0%)
	26-30 years	501 (16.1%)	43 (17.2%)
	31-40 years	740 (23.8%)	83 (33.2%)
	41-50 years	607 (19.5%)	51 (20.4%)
	51 years or older	358 (11.5%)	33 (13.2%)
Nationality ^a	Dutch		213 (85.2%)
	Western ^b		2 (0.8%)
	Other		35 (14.0%)
Country of birth	The Netherlands		178 (71.2%)
	Western countries ^c		4 (1.6%)
	Other		70 (27.2%)

^a Data on nationality and country of birth were not available for all clients.

^b Western nationality: Belgian and German.

^c Western countries: Belgium, Germany, Italy, and Australia.

Table 4.2. Definitions of variables in the study.

Variable	Definition
Other country of origin	Client was born in the Netherlands/another Western country/a non-Western country
Childhood experiences	Client has predominantly positive/mixed/predominantly negative childhood experiences
Living situation	Client has permanent housing/temporary housing/no permanent residence
Homelessness	Client has never been homeless/was homeless for less than six months/was homeless for more than six months
Education level	Client only completed primary or special education/completed primary and secondary education/completed primary, secondary and professional education
Working experience	Client generally had a steady job or other structured daytime activities/alternately had work and no work/rarely had a job or other structured daytime activities
Current working situation	Client has a steady job or other structured daytime activities/alternately work and no work/no job or other structured daytime activities
Psychopathology	There are no indications of psychopathology/the probation officer has a suspicion of psychopathology/client is diagnosed with mental health problems
Behavioral problems	Client has behavioral problems (no/yes)
Intellectual disabilities	Client has intellectual disabilities (no/yes)
Substance abuse	Client is addicted to substances (no/yes)
Physical health problems	Client has physical health problems (no/yes)
Mental health care in childhood	Client had mental health care in adulthood (no/yes)
Mental health care in adulthood	Client had mental health care in adulthood (no/yes)
Main income source	Client has an own income/is for his income partly dependent on others/is for his income fully dependent on others, has illegal income of has no income
Net monthly income	Client has no income/an income of less than €500/€500-1,000/€1,000-1,500/an income of more than €1,500
Debt history	Client had debt earlier in life (no/yes)
Current debt	Client currently has debt (no/yes)
Debt level	The height of client's debt
Income as a criminogenic factor	Probation officer considers the income of the client not as a criminogenic factor/as a criminogenic factor/as a severe criminogenic factor
Financial problems caused by substance abuse	Client has financial problems caused by substance abuse (no/yes)
Budget limitations	Client has no budget limitations/has debt and is not able to pay off/has serious debt that limits client's income
Financial assistance	Client has no financial assistance/was registered with assistance but the assistance has not started or succeeded/has financial assistance
Special conditions on finances	Special conditions regarding finances are imposed (no/yes)

Table 4.2. Continued.

Variable	Definition
Financial goals	Client has a supervision goal on finances (no/yes)
Financial motivation for crime	The motivation for the committed crime was financial (no/yes)
Reason for crime	The reason for the crime was only financial/financial in combination with another type of crime/other than financial
Type of crime	The offense concerned property crime/property crime in combination with another type of crime/another type of crime than property crime

Data analysis

A mixed methods approach was used to analyze the risk assessment and client file data by both quantitative and qualitative analyses. The quantitative analysis provides an overview of the main relationships between the important underlying factors in the relationship between debt and crime (controlling for confounders and mediators), while the qualitative analysis helps to understand and interpret these relationships by providing concrete examples and additional detail.

The quantitative analysis was conducted with the aim to model the potential underlying risk factors as a network of interconnected life domains (see Borsboom, 2017; Borsboom & Cramer, 2013; Elovainio et al., 2020). This was done by creating a Gaussian Graphical Model (GGM), an undirected network of partial correlation coefficients among the variables in our dataset. The GGM shows which variables predict one another (controlling for all other variables in the dataset), allows for sparse modeling of covariance structures, and may highlight potential causal relationships between observed variables (Epskamp et al., 2018b). The measures were either continuous or ordinal (with a higher value indicating that the score is more 'problematic'). The analyses were done twice: The results shown in this paper are based on product-moment relations which are mainly defined for continuous variables. However, a second analysis was performed in which the type of correlations are used that are defined specifically for the measurement levels at hand: polychoric correlations between ordinal variables, polyserial correlations between ordinal and continuous variables, and Pearson correlations between continuous variables. This yielded identical results. One cause of the fact that identical results were found is that the scores on the categorical variables fitted quite well on a normal curve, yielding almost the same Pearson correlations as compared to the 'formally appropriate' correlations above. In fact, the correlation between the product-moment correlations used here and the 'formally appropriate' correlations was 0.952, showing that they are indeed virtually identical. Since we had 28 variables in the dataset (see Table 4.2) – based on the variables in the file study –, there are $28 \times 27 / 2 = 348$ partial correlations among the variables, of which some relations are more meaningful than others. Therefore, we wanted to uncover the important relations and not be distracted by the unimportant ones. For this purpose, we used the LoGo Local/Global method to construct this pruned GGM. This simple and robust information filtering method creates a sparse matrix that shows the structure that best captures the relations between the variables (Barfuss et al., 2016). The GGM first determines all partial correlations, based on all relationships and values, and then 'regularizes' them. This means that the model, still based on all data and correlations, determines which correlations can be safely shrunk towards zero because they are weak. This principle of regularization is a common statistical method and is, for example, also often used in regression models. This can be seen as post-processing based on all data and relationships. Only the output changes, so that there is less distraction of the

weaker relationships. The final result is a matrix with zeroes (or very low values) for the mathematically less important relations. A total of 58 important, non-zero partial correlations, controlling for the relations between all variables in the dataset, remained (see Table 4.3). The GGM was computed using the bootnet package in R (Epskamp et al., 2018a). We visualize the network in Figure 4.1 (using different shapes per life domain) and show the matrix with the final partial correlations in Table 4.3.

The qualitative analysis was conducted in order to gain more in-depth insight and obtain concrete illustrations from daily practice. The client files including the risk assessment data were analyzed using the software program for qualitative analysis Atlas.ti 8 and were initially coded using subcategories within the three domains of underlying risk factors described earlier. The coding was conducted in consultation with a steering committee of experts in the area of both debt and forensic work.

The quantitative and qualitative analyses were conducted independently from one another. Consequently, the findings from one analysis did not affect the findings or the approach in another analysis. After conducting both analyses separately, we found that the findings were very congruent and mutually supporting. Hence, below we will discuss and interpret the results of both analyses jointly.

Results

The results show how the different potential underlying risk factors in the relationship between debt and crime are related. These relationships are presented in Figure 4.1 and Table 4.3. In addition, the results describe in narrative form the role of different underlying factors in the relationship between debt and crime among probation clients, citing example statements from clients.

Table 4.3. Relationships between risk factors among probation clients ($N = 250$).

	1	2	3	4	5	6	7	8	9	10	11	12
(1) Mental health care in adulthood				0.10								
(2) Behavioral problems												
(3) Current debt							0.07			0.07	0.37	
(4) Living situation	0.10							0.10		0.14		
(5) Current working situation												
(6) Debt level												0.17
(7) Debt history			0.07								0.16	
(8) Education level				0.01								
(9) Financial assistance										0.04		
(10) Financial problems caused by substance abuse			0.07	0.14					0.04			
(11) Financial goals			0.37				0.16					
(12) Financial motivation for crime						0.17						
(13) Other country of origin					0.15							
(14) Income as a criminogenic factor			-0.05		0.14					0.39	0.05	
(15) Main income source												
(16) Working experience				0.19	0.39			0.26		-0.01		
(17) Budget limitations			0.24				0.11			-0.15	0.01	
(18) Intellectual disabilities								0.31				
(19) Net monthly income					-0.05							
(20) Reason for crime												
(21) Type of crime										0.01		
(22) Physical health problems		-0.03				0.09						
(23) Homelessness	0.09	-0.12		0.40				-0.01	0.08	0.15		
(24) Psychopathology	0.21			0.03								
(25) Special conditions on finances				0.09								
(26) Substance abuse												
(27) Childhood experiences				0.06		0.02			0.10	0.13		-0.05
(28) Mental health care in childhood		0.17		0.02		-0.14						-0.02

13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28
										0.09	0.21				
									-0.03	-0.12					0.17
	-0.05			0.24											
			0.19							0.40	0.03	0.08		0.06	0.02
0.15	0.14		0.39			-0.05									
									0.09					0.02	-0.14
				0.11											
			0.26		0.31					-0.01					
										0.08				0.10	
	0.39		-0.01	-0.15			0.29	0.01		0.15				0.13	
	0.05			0.01											
														-0.05	-0.02
	-0.02					-0.06									
-0.02		0.42	-0.06	-0.66		-0.02	0.02	0.03		0.05				-0.05	
	0.42			-0.26		-0.58								0.08	
	-0.06			0.09		-0.13				0.03				0.13	
	0.66	-0.26	0.09			-0.07									
										0.08					
-0.06	-0.02	-0.58	-0.13	-0.07											
	0.02							0.12		0.02					
	0.03						0.12								
										0.11				0.07	-0.29
	0.05		0.03		0.08		0.02		0.11		0.07			0.05	0.08
										0.07		0.04			0.27
											0.04				0.10
	-0.05	0.08		0.13											
									0.07	0.05					0.35
									-0.29	0.08	0.27	0.10			

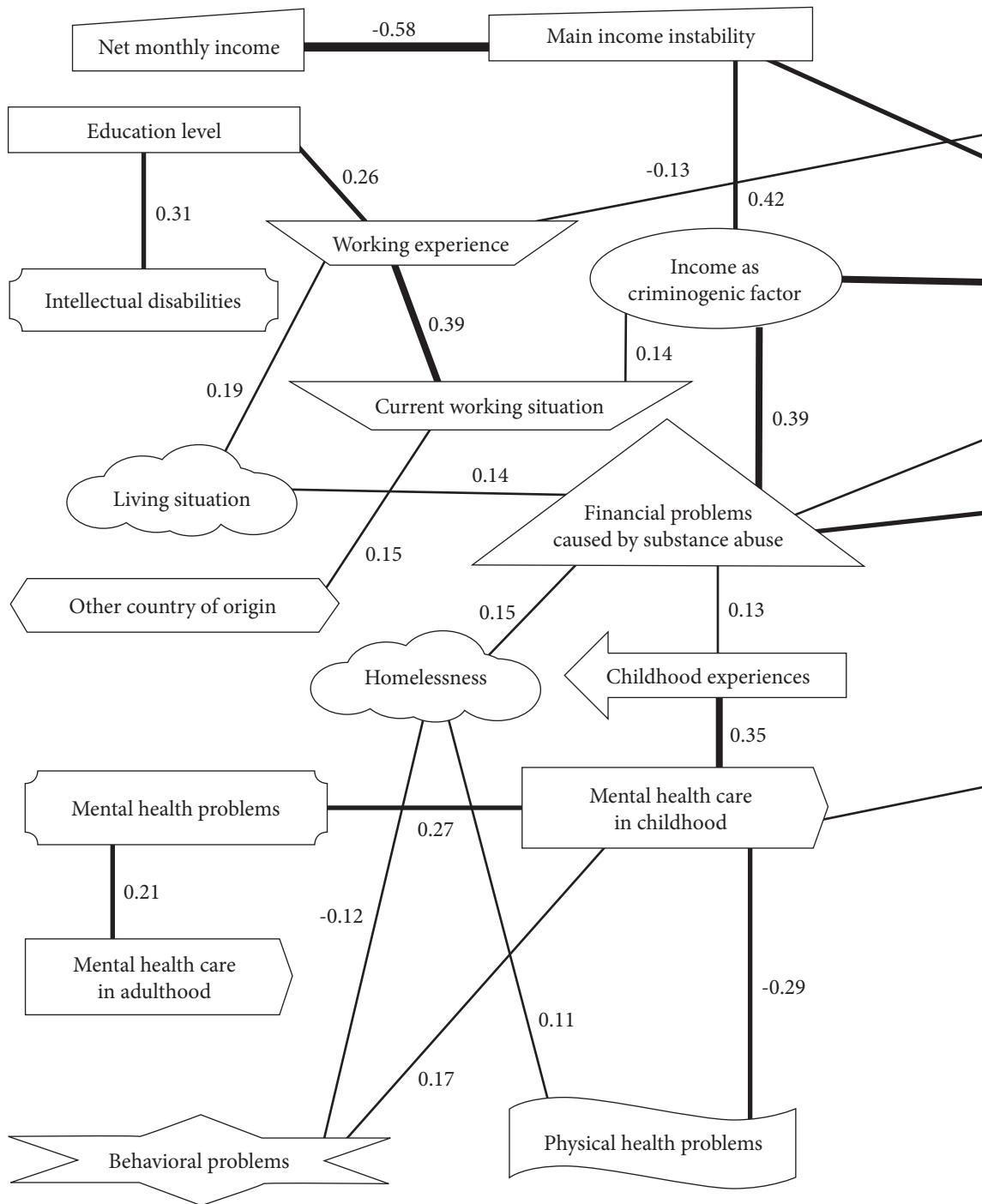
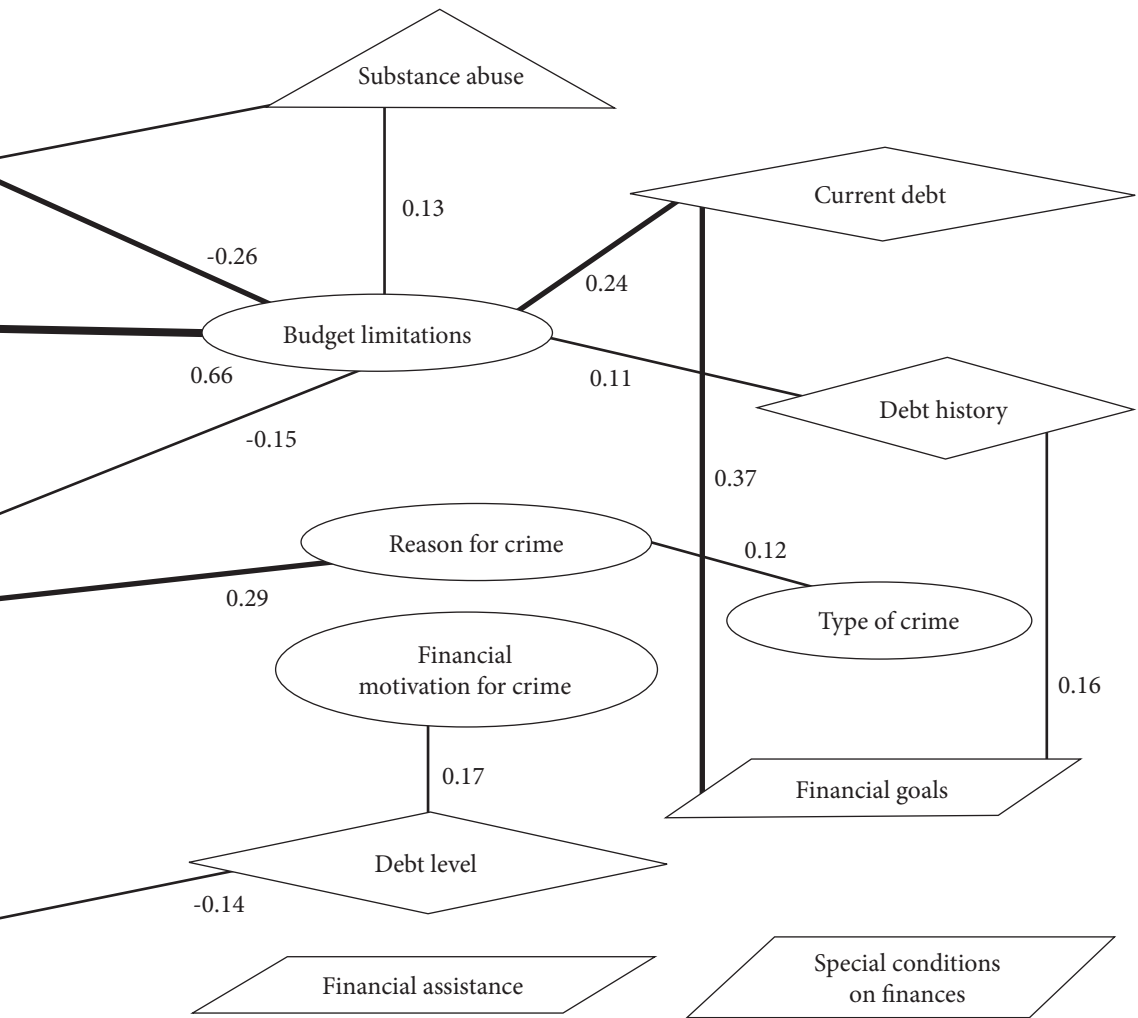


Figure 4.1. Network model risk factors based on a quantitative analysis of dossiers of a total of 250 probation clients (absolute partial correlation > 0.10).



Legend Figure 4.1

Debt and crime	Education and work/daytime activities
= debt	= education
= lack of income	= work/daytime activities
= financial assistance	Mental and physical health
= crime	= mental health
Childhood and living situation	= substance abuse
= childhood experiences	= behavioral problems
= living situation	= mental health care
	= physical health

Debt and crime

Debt

The graphical model (see Figure 4.2 for the subgraph) demonstrates that debt is an important risk factor among probation clients. Debt is often related to budget limitations (0.24) due to an unstable source of income (-0.26) and an accompanying low net monthly income (-0.58) or due to substance use problems (0.13). These budget limitations are often connected to income as a criminogenic factor as the instability of one's income also makes crime more likely (0.66). When financial problems are associated with substance abuse, this thus further enhances the clients' limited budget and crime risk. An example from the qualitative analysis shows that substance abuse often causes limited income which increases crime risk: His substance abuse became so severe that he was no longer able to work. That is why he receives social assistance benefits.

His substance abuse puts pressure on his finances, making him display criminal behavior and commit property crimes. His finances are an important criminogenic factor. (Male client, aged 56)

Another important cause of debt as shown by the qualitative analysis is poor financial management. Some clients got into debt as a result of incarceration:

He did not complete his education. He got a job, but after he was dismissed, he was no longer motivated to work and showed criminal behavior. He committed property crimes to obtain money. As a consequence of his incarceration, he no longer received social assistance benefits. Moreover, he had to pay damages, and as a result he was demotivated, and his debt increased. This was the beginning of a vicious circle of debt and crime. (Male client, aged 46)

The qualitative analysis further shows that a lack of income may, in turn, have various negative consequences. As a result of a lack of income, clients may get into debt, and a considerable number of clients committed a crime to gain more income or pay off their debts. In addition, a substantial number of clients lost their home due to a lack of income.

With regard to assistance on finances, the graphical model demonstrates that for a considerable number of clients who have debt, a financial goal is formulated (0.37). However, having debt is not related to financial assistance or special conditions on finances, indicating that clients with debt not always are assisted with regard to these problems.

Crime

The graphical model (see Figure 4.2) shows that debt, often associated with limited income (0.24), may strongly increase crime risk and is related to (debt-related) crime

(0.66), often strengthened by substance use problems as a risk-increasing factor (0.39) – sometimes strengthened by negative childhood experiences (0.13). This is illustrated by the quote from the qualitative analyses below:

In secondary school, he dropped a school level due to truancy and behavioral problems. He did not get his diploma, and after he finished his education, he often was unemployed. His social assistance benefits were reclaimed because he gained other income and his financial situation was bad. He committed property crimes for financial gain and the perspective of committing crimes gave him a feeling of pleasant excitement. The financial problems did cause excessive stress. He was afraid of losing his house. (Male client, aged 40)

The qualitative analysis also illustrates how incarceration due to crime may, in turn, be connected to losing a job, not being able to get a job, or being forced to stop one's own business. People may also be unable to complete their education as a result of incarceration. Furthermore, incarceration may be related to debt due to a lack of income, for example because clients do not receive social assistance benefits during incarceration, due to (high) criminal fines, or because debt settlement is hampered by incarceration. In some cases, a crime even results in losing housing and thus in homelessness:

He does not have a job and is addicted to hard drugs. As a result, he lacks income, got into debt, and cannot pay for his basic needs. This means he now gets money by committing property crimes to pay for his substance abuse. Moreover, due to his incarceration, he no longer receives social assistance benefits. Consequently, he cannot pay off his debt and is not able to get a rental house. (Male client, aged 46)

Potential underlying risk factors

Both the graphical model and the qualitative analysis show that different potential underlying risk factors are highly interwoven and strongly influence the relationship between debt and crime. A quote from the qualitative analysis illustrates that, for example, not having a job and lacking income as a result of not having a job (possibly due to limited education), substance abuse, and behavioral, mental or physical health problems may result in debt:

He does not have a job, and as a result of that, he earns money through theft. He uses hard drugs, and his expenses are too high, as a result of which he persistently does not have enough money to pay for the necessities of life. His financial situation is worrisome. He has debts, he cannot find a job, and his social assistance benefits have been stopped due to incarceration and after incarceration he did not receive social assistance benefits because he did not attend appointments. Therefore, he cannot pay off his debt and get a rental house. (Male client, aged 49)

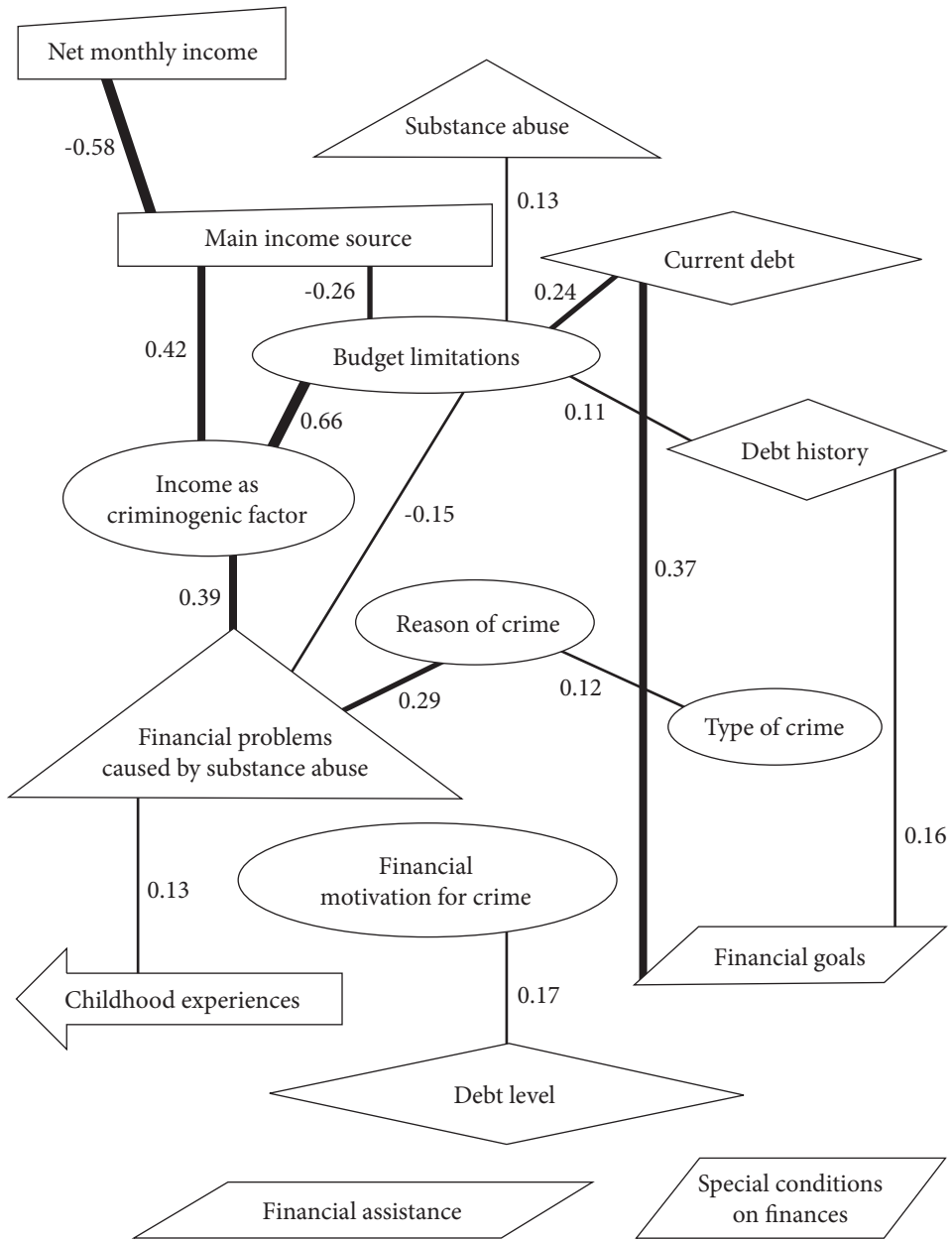


Figure 4.2. Part of GGM with regard to debt and crime.

Childhood and living situation

Childhood

The graphical model (see Figure 4.3 for the subgraph) shows that negative childhood experiences are often related to mental health care in childhood (0.35), indicating that children with negative childhood experiences often develop mental health problems (0.27) and behavioral problems (0.17), and thus need mental health care in adulthood (0.21). The qualitative analysis demonstrate how negative childhood experiences are related to the development of mental health problems and substance abuse and may cause that children, for example, do not finish their education:

Her father was addicted to alcohol, abused her, and had an extramarital relationship. After her parents divorced, she ended up on the street in her teens, became addicted to drugs, and was forced by a boyfriend to work as a prostitute. She did not finish secondary education and never had legal work. (Female client, aged 27)

Living situation

The graphical model (see Figure 4.3) shows that an unstable living situation is often related to relatively little working experience (0.19), sometimes due to coming from another country of origin (0.15). In accordance, the qualitative analysis shows that clients may experience problems due to acculturation or language barriers (as a consequence of migration), related to problems regarding participation in society and obtaining legal income. Financial problems caused by substance abuse are also often related to an unstable living situation (0.14) and homelessness (0.15), sometimes associated with behavioral problems (-0.12) and physical health problems (0.11). For addicted clients, financial problems are thus often associated with homelessness. The qualitative analysis illustrates how an unstable living situation, for example due to a lack of income as a result of losing a job, may be related directly or indirectly to debt and crime:

He got into debt because he lost his job while owning his own home. As a result, he was no longer able to make his mortgage payments. Therefore, he started to commit property crimes in order to pay off his debt. (Male client, aged 31)

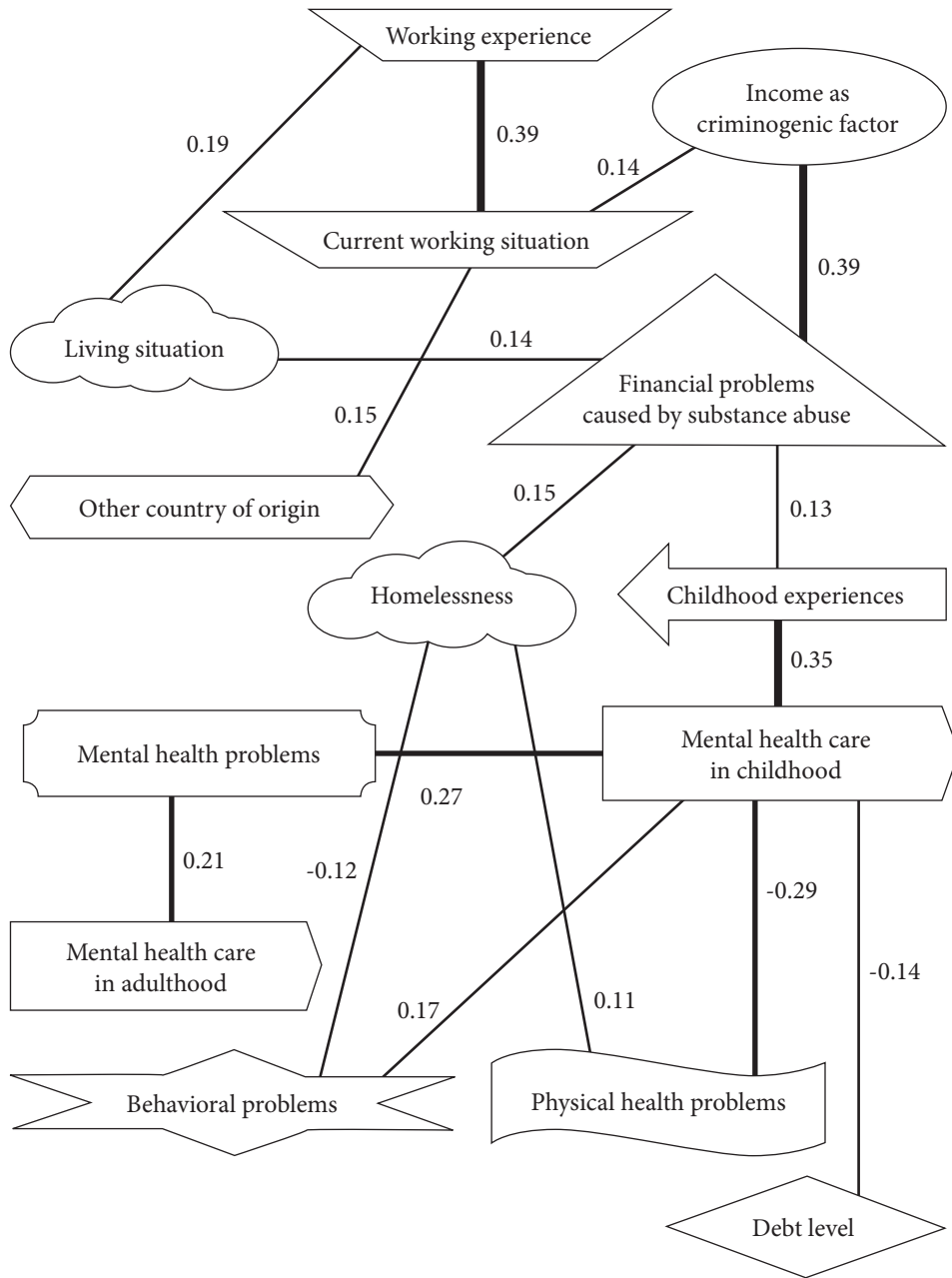


Figure 4.3. Part of GGM with regard to childhood and living situation.

Education and work/daytime activities

Education

The graphical model (see Figure 4.4 for the subgraph) demonstrates that education is an important underlying factor in the relationship between debt and crime. This lack of education is often due to intellectual disabilities (0.31) and often related to a lack of income due to limited working experience (0.26) – often strengthened by substance abuse (-0.13) – and a lower chance on a stable job (0.39), sometimes as a result of coming from another country to the Netherlands (0.15). This was also illustrated in the following quote:

He has no school diploma. Truancy and frequent youth incarceration hampered consistent school attendance. In his third year, he left school for good. (Male client, aged 28)

Having limited or incomplete education may, in turn, have different consequences. The qualitative analysis shows that some clients started behaving criminally as a result of being away from home and school, a lack of daily structure and having criminal friends, which often stimulates a focus on financial gain:

He attended four different primary schools. In secondary school, behavioral problems played a role. He skipped school because of debts at home, was impressed by the money the boys he met on the street gained from criminal activities, and also wanted that. He used the money he gained through criminal activities to buy expensive designer clothes and go to theme parks because his parents did not have money for luxuries. He dropped a school level, was held back a year, and was incarcerated. Before incarceration, he failed his exams and never returned to school after that. He had several jobs for a short time but was dismissed multiple times because of conflicts with his boss or colleagues. These dismissals resulted in a lack of income, as a result of which he continued committing property crimes. (Male client, aged 20)

He had special education because he did not speak Dutch well. During secondary school it went downhill. He was involved in school fights, had friends who committed crimes, smoked joints, and left school due to frequent contact with the police. He did some temporary work, but was unable to keep his job. At the moment, he does not have a job. (Male client, aged 26)

Work/daytime activities

According to the graphical model (see Figure 4.4), limited working experience (0.26) and not having a stable job (0.39) – often strengthened by coming from another country of origin (0.15) – are often related to limited or incomplete education. Limited working experience is related to substance abuse on the one hand (-0.13), indicating that less

working experience may be connected to a higher level of substance abuse and that a higher level of substance abuse may, in turn, be related to a lower level of working experience. On the other hand, limited working experience is related to an unstable living situation (0.19), indicating that people who have limited working experience may also have an unstable living situation. In addition, an unstable working situation may be related to income as a criminogenic factor (0.14), indicating that for people who have an unstable working experience income may be related to crime. An illustration of this:

He did not experience problems during primary school. After he came to the Netherlands, he had different jobs. As a result of a severe injury, he received disability benefits. Afterwards, he went abroad without his employer's permission, as a result of which he was dismissed. He had his own business and worked irregularly for his brother's employer. In recent years, he has not had any work; his alcohol abuse has increased, and his mental health problems have hampered him in finding other daytime activities. He receives social assistance benefits, and sometimes his brothers give him some money, but his income is insufficient to pay for his alcohol and cocaine addiction. He frequently commits property crimes and spends all his money on drugs. As a result of this, he does not save enough money to pay for his basic needs and goes to the food bank. Debt triggers stress and more substance abuse, as a result of which his debt increases. He is under protective guardianship. (Male client, aged 39)

Mental and physical health problems can also prevent people from working and be connected to losing a job:

He lost his job because his contract was not extended. After this, he no longer worked because of the stress he experienced due to his debt. His alcohol addiction also triggered his depression. (Male client, aged 46)

An example of how incarceration as a consequence of crime can be related to losing a job or prevent from finding a job afterward:

He had a permanent contract but lost his job due to incarceration and committed property crimes. (Male client, aged 22)

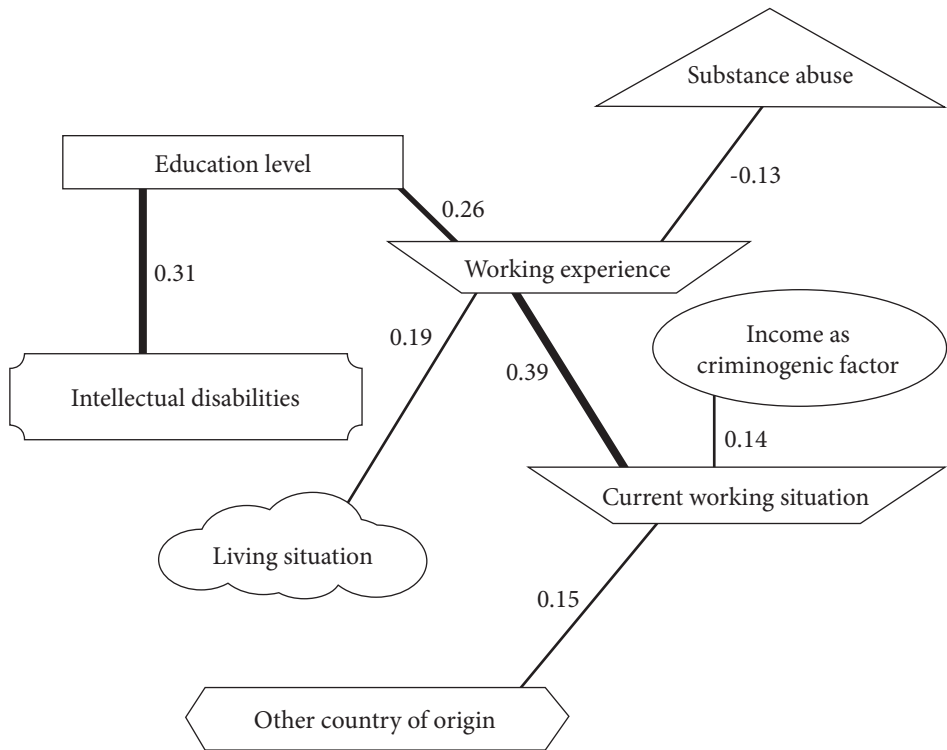


Figure 4.4. Part of GGM with regard to education and work/daytime activities.

Mental and physical health

The graphical model (see Figure 4.5 for the subgraph) indicates that behavioral, mental, and physical problems are important factors in the relationship between debt and crime. Mental health problems are often related to mental health care in childhood (0.27) and adulthood (0.21), indicating that a number of clients with mental health problems have had mental health care in childhood or adulthood. Behavioral problems are also related to mental health care in childhood (0.17), demonstrating that children with behavioral problems, possibly related to mental health problems, often receive mental health care. Mental health care in childhood is also related to negative childhood experiences (0.35), indicating that children with negative childhood experiences – possibly related to behavioral and mental health problems – frequently received assistance. The graphical model shows that health care is also related to physical health problems (-0.29). The qualitative analysis illustrates that some clients most likely developed mental problems as a result of instabilities in childhood. Other clients developed mental problems after immigration to the Netherlands. Examples from the qualitative analysis illustrate that mental and physical health problems may, in turn, have various consequences. Some clients were unable to complete their education due to mental or physical health problems, which may also affect their chances of finding a job and, thus, on their financial situation:

He had special education [a specific form of primary education for children with special educational needs]. He often had to undergo surgery due to inflammation of his skull, which hindered his school time. He has also suffered from depression from an early age. At the age of 14, he left school. Due to mental problems, including a psychosis, he was unable to proceed in further education. He worked for four years and has been unemployed ever since. (Male client, aged 36)

Other clients lost their job as a result of mental or physical health problems:

She started working at the age of 16. As a result of diabetes, she is no longer able to work anymore and receives disability benefits. She commits property crimes, apparently not principally motivated by financial gain but because she does not know what she is doing due to low sugar. (Female client, aged 48)

Behavioral and mental health problems may thus also go hand in hand with a lack of income:

He is in debt because he received too much allowance from the tax authorities. Smoking is a major expense given his limited income. His lack of income combined with his impulsivity, verbal weakness, influenceability, PDD-NOS, and lack of insight into the consequences of behavior results in crime. He tends to commit property crimes as a solution to his debts. (Male client, aged 29)

He attended different secondary schools but was frequently held back in school, and finally, he left school. Afterwards, he had a job, and during this time, he had significantly less contact with justice, but he was dismissed because of a conflict and also lost his house. He has an addiction and focuses on the immediate satisfaction of his needs. He threatens his parents due to his problematic financial situation, forces them to give him money, and spends his money on alcohol and drugs. His financial management is poor, and he does not have insight into his financial situation. (Male client, aged 37)

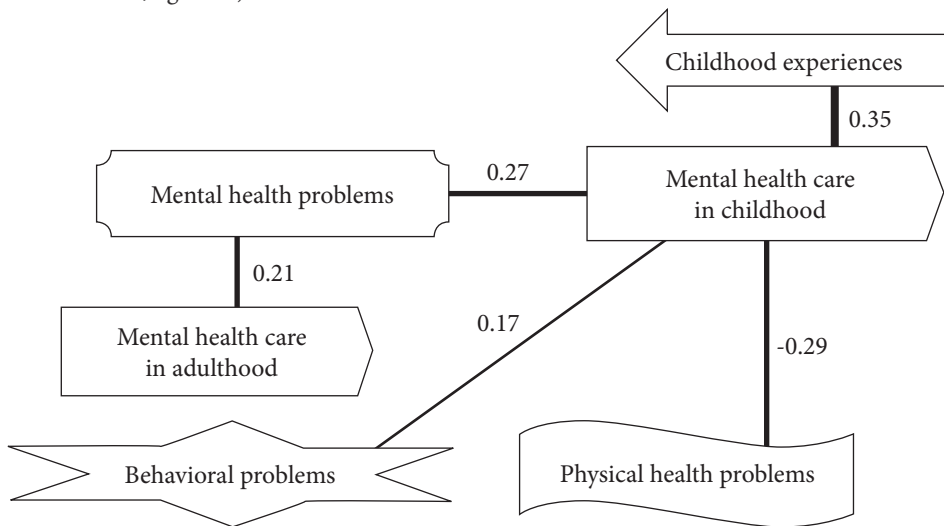


Figure 4.5. Part of GGM with regard to mental and physical health.

Conclusion and discussion

Theory and practice show that debt and crime are highly interrelated and that underlying potential risk factors likely mediate this relationship. However, insight into the interaction between these possible risk factors and how they affect the relationship between debt and crime is limited. Therefore, this study aimed at exploring the specific interactions between underlying risk factors in the relationship between debt and crime using descriptions of probation officers in client files. It was found that debt is not only a direct crime risk factor, but debt and crime also appear to be highly interrelated by a complex interplay of underlying risk factors, such as problems with respect to education, work and income, and mental and physical health.

Results show that a substantial number of clients did not complete their education or only had limited education, which is an important risk factor for both a lack of income and crime. This lack of education is directly related to the development of debts and focus

on financial gain, but is also indirectly connected because it decreases the probability that people find a job and gain income (which is also an important risk factor for both debt and crime). This finding underlines the potential protective role of education and work in preventing crime (see also de Vries Robbé, 2014). Factors such as behavioral problems, mental and physical health problems, and substance abuse – sometimes related to negative childhood experiences – may also considerably influence the ability to finish education and find work, thereby increasing the likelihood of criminal behavior (Bonta & Andrews, 2017).

Strengths and limitations

The present study has both strengths and limitations. The first strength of this study is that it is based on a unique database of a relatively large representative sample of clients of all three Dutch probation organizations. A second strength of the present study is the combination of quantitative and qualitative methods. The graphical model provides a clear overview of the main relationships between the important underlying factors in the relationship between debt and crime, while the qualitative data provides concrete examples helping to interpret these relationships. One could argue that the Gaussian Graphical Model uncovers objective relationships between variables and is able to correct the effect of A on B for the effects that other variables have on A and/or B. At the same time, the quantitative model requires qualitative interpretation by the researcher to ‘come to life’ and to enhance our understanding of the nuance behind the numbers. Conversely, qualitative analyses can sometimes overinterpret effects between variables that, statistically, are only weak. GGM is especially useful for exploration, to uncover structures and coherence in a complex multiplicity of relationships, removing the effects of other variables (such as confounders or mediators). Because of its regularization approach, it ‘separates the wheat from the chaff’ by shrinking mathematically less important relations towards zero, assisting the researcher’s focus on relations that do matter in the dataset. Therefore, the method is especially suitable for our research, because the relationship between debt and crime is very complex. Even with a structured text analysis it is difficult to make sense of the web of relationships. Therefore, we decided to combine both approaches. The strength of the GGM is that it separates correlations objectively and filters the effects of confounders and mediators – if present in the dataset –, so that real relationships remain. The limitation of the GGM is that it is a mathematical method that captures nuances only to a limited extent and only reports (shrunk) correlations; the researcher still has to interpret and make sense of them. The strength of qualitative text analysis is that the researcher can use field data and look at the data into detail and build on field expertise and existing literature. The GGM is able to show that possible correlations disappear when controlling for other variables and can highlight correlations that do not emerge in the qualitative research because they are outside of the qualitative scope. The GGM in itself is thus not sufficient to analyze a

complex problem, nor is the qualitative text analysis in itself. Therefore, we combine the strengths of both approaches as the two methods are highly complementary. We believe that the combination of the Gaussian Graphical Model and the qualitative analysis of the client files provides the best of both worlds, combining rigor, interpretation, and depth. In addition, our findings are consolidated by the fact that the quantitative and qualitative analyses yielded corresponding results, while having been performed independently of one another. Whereas any analysis is likely to suffer from some sort of researcher bias, the fact that two quite different research approaches yielded highly congruent results lends credence to the robustness of our conclusions from this dataset.

The present study also has several characteristics which have to be taken into account when drawing conclusions. First, the results are based on data from client files including risk assessment data as coded by probation officers. Therefore, this information may be incomplete or subjective because it only contains information that probation officers noted as relevant. In addition, a significant amount of the information in the client files is based on what clients and other referents, such as family members and other professionals, told probation officers and might therefore be biased. Furthermore, probation officers may have received more relevant information and implemented more interventions than they officially registered in the client files. Still, the information in the client files is based on multiple sources, both formal and informal, and probation officers usually verify the information about clients by consulting other sources as much as possible. This verification of information is an official part of the work of probation officers and an official working method within probation organizations. In addition, probation officers in the Netherlands are highly educated and trained to identify problems and assess risks. Therefore, although the data source may not be entirely complete and objective, this study still offers rich and unique quantitative and qualitative insights into the factors that play a role in the interaction between debt and crime.

Second, the sample consists of a select group of clients from one country only (the Netherlands), which may limit the generalizability of the results because criminal justice and debt systems differ per country. However, international comparisons show that although systems differ per country, risk factors and thus characteristics of offenders are comparatively universal. Therefore, based on theory, the risk factors and their interrelationships likely do not differ much across countries (e.g., Mann et al., 2010). Replication of this study in other countries is recommended to be able to generalize results to other countries. Still, the findings provide a first systematic insight into the interaction between different risk factors and how they mediate the relationship between debt and crime because the client files contain information from both structured and standardized instruments and the professional judgment of highly trained probation officers. Although women represent a minority in the sample of this study, the distribution over gender in

the sample equaled the distribution of the total population of probation clients whose supervision case completed in 2015. It was not possible to study gender differences due to the small sample size of women, but we recommend future research to examine gender differences with respect to the relation between debt and crime. The model presented in the study is based on data taken from the daily practice of probation work. Future research is highly recommended to test this model, for example, using longitudinal studies into causality.

Implications

The findings show that for many probation clients, debt problems are an intrinsic factor related to criminal behavior and to problems in many other life domains, such as education, work and income, and mental and physical health. These findings indicate that implementing an adequate approach toward debt problems at the client level requires a thorough analysis of the relationship between debt problems and problems in other life domains and a combination of appropriate interventions regarding the combination of problems. Although probation focuses on preventing relapse and stimulating resocialization, probation officers must not treat the different domains as individual, separate risk factors but view them as a complex interplay of risk factors (Durnescu, 2012). Therefore, debt should be an essential factor in risk assessment instruments, as was also concluded by Logan (2014), stating that risk formulation is necessary for an integrated risk assessment, which is the understanding of underlying mechanisms of offending behavior.

In supervision, it is necessary for probation officers to pay more attention to prominent risk factors such as lack of education, work and income, and mental and physical health problems, and to provide support for clients in these domains to decrease the risk of recidivism. In many cases, solutions to underlying problems may form an essential basis for solving debt problems. The results of this study specifically underline the potentially protective role of education and work. Interventions focusing on education and work could thus be important instruments in the supervision of clients with financial problems. However, direct interventions focusing on debt, such as offering budget training to clients – such as the budget training that was formerly offered to probation clients –, may also be necessary, both at the individual level and at national levels.

Furthermore, to adequately support clients, probation officers should have sufficient knowledge and skills to supervise clients regarding debt. In addition, they should be trained and facilitated by probation services to adequately help clients with financial problems. Designating specific professionals within a team as collaborating specialists in specific subject areas such as debt counseling may also be helpful. However, probation officers are not fully responsible for the supervision of clients with regard to finances

on their own. They have limited time to supervise clients and have to supervise them in several different life domains. They are thus supposed to have knowledge about different domains, and as a result their knowledge of one specific subject area may be limited, and they cannot address all the problems themselves. Therefore, they have to collaborate with other professionals who are specialists, such as debt counselors. Although collaboration can be complicated and requires careful coordination, information sharing, and customization between professionals and organizations, this is especially vital to improve continuity of care (de Vogel & Clercx, 2019). Better cooperation and information transfer between probation services and other organizations such as debt counseling agencies may reduce relapse as clients can be supervised more adequately. More generally, continuous registration and monitoring of the clients' financial situation in collaboration with other professionals may be a vital debt supervision instrument for professionals and help them to collaborate with other professionals in supervision of clients with regard to debt.

Future research

The results of this study show that debt is not only a direct risk factor of crime, but debt and crime are also highly interrelated by a complex interplay of different risk factors, such as education, work and income, and mental and physical health. However, more empirical, quantitative, and longitudinal insights are needed to fully understand the complicated relationship between debt and crime and the underlying influence of other risk factors on this relationship. For example, a study into debt as a predictive factor for recidivism would be of added value. Conducting more mixed methods research can be particularly helpful as it combines quantitative and qualitative analyses and in that way helps to gain deeper understanding of the relationship between debt and crime. In addition, more insights are needed into the influence of debt problems on the daily practice of probation supervision and into what probation officers need to more adequately support clients with debt problems during supervision to decrease the risk of recidivism. It might be insightful to gain deeper insight into the considerations of probation officers when supervising clients with debt and the choices they make, for example, regarding lack of knowledge and skills, taboo on finances and debt, and possible fear of violating human rights by being more controlling than the courts have dictated. As the present study is conducted among a group of proven and convicted offenders, more specific insight into the interaction between risk factors among non-forensic samples in various countries is recommended.



Chapter 5

Financial problems and debt as predictive factors for recidivism

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Abstract

This study aimed to examine the unique predictive validity of debt regarding recidivism and what elements are specifically predictive. This was done based on a Dutch sample of 250 probationers using an explorative research tool, the Finances, Debt, and Offending Scale (FDOS). Cox survival regression and ROC analyses were conducted on the total FDOS and its individual items as predictors and diverse recidivism criteria. The average follow-up time was 5.41 years. The results show that debt moderately predicts recidivism (adjusted for other predictors). The FDOS significantly predicted recidivism on all three levels of severity, and regarding the type of crime, predicted recidivism in property and drug-related crime. Earlier debt and probation officers' indications of whether finances are criminogenic were especially predictive. These insights may help frontline service providers better understand the role of finances in recidivism, measure financial problems in risk assessment, and select interventions.

Introduction

Many criminological and forensic psychological studies into desistance from crime have paid substantial attention to crime risk factors and ways to prevent repeated crime. These studies have shown that reducing several risk factors for criminal behavior contributes to desistance (e.g., Laub & Sampson, 2001, 2006; Moffitt, 1993, 2012). In their work about the psychology of criminal conduct, Bonta and Andrews (2017) distinguished factors related to the biological basis of criminal behavior, antisocial personality patterns, the role of pro-criminal associates and attitudes, substance abuse, and the social context relating to family, relationships, school, work, leisure or recreation, and neighborhood as major risk factors in criminal conduct. An important model on which many intervention methods within the forensic field are based is the Risk-Needs-Responsivity model (RNR model) of Bonta and Andrews (2017). This model states that interventions should focus on and be in line with the risk type, needs, and responsivity of the involved person. Interventions based on the RNR model principles appear to be the most successful in reducing the risk of recidivism (Andrews, 2012).

Macroeconomic perspective

Knowledge concerning risk factors for (repeated) offending has dramatically increased over the last twenty-five years, and methods to assess and manage risks have been developed and improved (e.g., Cullen & Gendreau, 2001; Douglas & Otto, 2021; Durnescu, 2012). However, to date, relatively little attention has been paid to financial problems and debt as potential predictive factors for (re)offending. For example, Bonta and Andrews (2017) did not include finances as one of the main criminogenic factors that they identified (the so-called 'big eight') and Gendreau et al. (1996) did not include financial problems either in their meta-analysis of the predictors of adult offender recidivism. Moreover, in exploring the relationship between debt and crime, research has mainly focused on macroeconomic factors, such as poverty (Comanor & Phillips, 2002; Galloway & Skardhamar, 2010; Hsieh & Pugh, 1993), the economic situation of neighborhoods (Leventhal & Brooks-Gunn, 2001), and unemployment (Bjerk, 2007; Phillips & Land, 2012; Skardhamar & Savolainen, 2014). In addition, there is a growing body of research on the relationship between court related fees and crime (Bannon et al., 2010; Link, 2021; Montes et al., 2021). However, several studies have demonstrated that individual debt may be a better indicator of worsening financial situations than macroeconomic factors (see Aaltonen et al., 2013). The financial situation of the individual may thus yield valuable knowledge about the relationship between debt and crime. In addition, insight into individual debt enables frontline service providers working with justice-involved people to make adequate risk assessments and help clients with their finances to prevent recidivism. Nevertheless, few studies have investigated the relationship between debt and crime at this individual level.

Theoretical evidence

Three criminological theories on persistence in and desistance from criminal behavior in general can provide specific insights into the relationship between debt and crime: (1) the strain theory, (2) the developmental taxonomic theory, and (3) self-control theories (van Beek et al., 2020a). First, the strain theory explains criminal behavior by the strain between needs and the abilities to satisfy these needs (Agnew, 1985, 2006a; Merton, 1938). Applying this theory to debt, it can be stated that the fact that people who have debt have less access to material goods might cause crime as a response to the stress that debt causes (Drentea, 2000; Felson et al., 2012) or more directly income-generating crime aiming to satisfy material needs (Becker, 1968). A second theory of criminal behavior, the developmental taxonomic theory posed by Moffitt (1993), makes a distinction between two types of people committing crimes on the basis of their criminal trajectory over life-course. The first group are people whose antisocial behavior is restricted to the adolescence and who often have relatively unproblematic backgrounds and are mainly influenced by antisocial peers. The second group are people whose antisocial behavior continues throughout their life and who persist in crime during life-course. Moffitt explains the difference between the two groups by factors that may make it more difficult for people to stop committing crimes, so-called snares. These snares, such as drug addiction, interrupted education, and teenage parenthood, may cause adolescents to persist in antisocial behavior as they are difficult to escape from (Franken et al., 2015; McGee et al., 2015; Moffitt, 1993). These group often also experience relatively more problems later in life as well in various life domains, including financial problems, which might be due to underlying deficits causing problems regarding attention, self-control, impulsivity, and problem solving as well as more practical problems, such as problems regarding reading and writing. Regarding debt, this theory might imply that debt could be seen both as a direct risk factor for crime but also as being interrelated with crime as debt might be associated with problems in other domains, especially for persistent offenders. According to this theory, debt might thus increase the risk of crime and may cause adolescents to persist in crime and, conversely, crime may also increase debt, particularly among life-course persistent offenders. Third, self-control theories explain criminal behavior by a lack of self-control which develops in childhood caused by various factors (Gottfredson & Hirschi, 1990; Jessor, 1991). These theories might imply that debt and crime are correlated by low self-control, impulsivity, and risk taking, as they could cause both debt and crime.

Empirical evidence

The few studies that have been conducted on the relationship between financial problems and crime studies, mainly concentrating on adolescents and young adults, show that financial problems and debt likely are important criminogenic factors (e.g., Agnew, 2001; Bonta & Andrews, 2017; Shader, 2001; Whiting & Fazel, 2020). Financial problems have

been shown to increase the risk of crime (Aaltonen et al., 2016; Blom et al., 2011; Hoeve et al., 2011, 2014, 2016; van Beek et al., 2020a). This increased risk is especially present for people who recidivate frequently (de Jong, 2017). Blom et al. (2011) found, based on a secondary data-analysis on the Monitor Self-reported Youth Crime, evidence of causality between debt and (self-reported) delinquency, regardless of the type of delinquency. The more young adults experience more debt, the more they show delinquent behavior, especially property crime. Hoeve et al. (2011) showed, based on a systematic review and secondary qualitative and quantitative analyses, that adolescents and young adults who have more debt show more delinquent behavior than adolescents without debt. In another systematic review and meta-analysis, the same scholars found strong associations between debt and crime. In addition, relatively stronger associations between debt and crime were found when crime was measured before debt than the other way around. Particularly, strong associations were found between serious and persistent crime in young people and later debt in young adulthood (Hoeve et al., 2014). Aaltonen et al. (2016) used longitudinal register-based data from the national debt enforcement authorities and incorporated official data on debt defaults and types of debt that represented the general Finnish young adult population, stating that the review of Hoeve et al. (2014) was limited by a selection bias because many of the studies that they included in their review focused on samples of university students. Aaltonen et al. (2016) showed that the association between debt problems and crime is a result of reciprocal causation. Levels of all types of crime were consistently higher during periods of debt enforcement, the increase in levels of crime took place almost immediately after the start of the debt default period, and the mean number of crimes grew steadily as debt enforcement duration increased. There were indications of moderately increasing debt intensity before a conviction. The results were clearer for crime-related debt. Debt worsened as a consequence of crime, a large percentage of all crime-related debt entered enforcement, and once the debtors entered enforcement, they often stayed there for a long time. Based on three measurement waves over a time span of six years in a study among a sample of 1,258 adolescents and young adults from the general population (ranging from 12 to 24 years), Hoeve et al. (2016) demonstrated that the reciprocal associations between financial problems and crime become stronger over time (Hoeve et al., 2016). These studies thus demonstrated that debt may have severe consequences for individuals, may increase the risk of crime, and may hinder resocialization and desistance from crime. In addition, these studies showed that debt and crime reinforce each other in a negative way, and that this relationship might increase the risk of recidivism and cause a series of cumulative problems.

Debt as predictor for crime

Although theoretical evidence for the relationship between debt and crime is thus strong and debt was found to be related to a higher risk of recidivism (van Dam, 2005), less is known about the unique influence of financial problems and debt on recidivism and the specific predictive elements – adjusted for other predictors –, and can thus be used in institutionally conducted crime risk assessment procedures. Over the past decades, empirical knowledge about risk assessment has grown tremendously, more than 200 risk assessment tools have been developed (for an overview, see Douglas & Otto, 2021), and some studies correlated financial subscales from established risk assessments (e.g., LSI-R, COMPAS, Wisconsin, and ORAS; Caudy et al., 2013; Hsu et al., 2009; Rettinger & Andrews, 2010). Frontline service providers in forensic mental health and criminal justice settings often use crime risk assessment instruments, and in many cases, they are even obliged to do so (e.g., Viljoen & Vincent, 2020). Using structured risk assessment instruments in the forensic field has proven helpful in developing risk management strategies, including providing the most suitable interventions (Douglas & Otto, 2021). However, most of the widely used risk assessment tools do not specifically or explicitly include finances and debt as risk factors, or only to a limited extent. Moore (2015) investigated different risk assessments instruments and of the 25 investigated instruments, only five explicitly included items on finances. For example, the Level of Service Inventory-Revised (LSI-R) includes two items on finances. Other widely used instruments such as the Historical-Clinical-Risk Management-20 (HCR-20) do not include items on finances (Moore, 2015). This is also true for its revision, the HCR-20^{V3} (Douglas et al., 2013). Moreover, the risk assessment system used by the probation and prison service in England and Wales pays limited attention to finances and debt (Offender Assessment System, OASys; see OASys Home Office, 2002; Moore, 2015). This is also true for the Recidivism Assessment Scales, which the Dutch probation service uses by default and which is based on the OASys (Recidive Inschattingsschalen, RISc; see Bosker, 2015; van der Knaap & Alberda, 2009). The financial RISc subscale includes items on the primary income source, average net monthly income, current financial situation, budget limitations, addiction-related financial problems, and the relationship between financial and criminal behavior. However, while mainly focusing on income and finances, relating to the clients' perspective on this life domain, it does not regard whether there are currently financial problems or debt and if there was debt earlier in life.

In the daily supervision of clients, attention to financial problems and debt as risk factors for recidivism is also limited. Probation officers supervise many clients with the overall goal of supporting rehabilitation and reintegration, for which assessing risks and preventing recidivism is crucial. Supervising probation officers focus on specific risk factors of the individual, including problematic substance use and antisocial attitudes. However, probation officers generally pay little attention to financial problems and debt as risk factors for recidivism (van Beek et al., 2020b, 2021).

Present study

Although there are thus several studies investigating the relationship between risk factors (including finances) and recidivism, less is known about the unique influence of debt problems on recidivism, controlling for other risk factors. The studies described are often more theoretically based, and focused on other populations, and the predictive validity at the individual level among probation clients has not often been empirically tested. Therefore, our study focuses at disentangling the specific predictive validity of finances regarding recidivism. The first aim of the present study is to investigate finances and debt as predictive factors for recidivism, controlling for other potential risk factors, such as adverse childhood experiences, unstable living situation, low level of education, unstable working situation, (mental) health care in childhood and adulthood, intellectual disabilities, and mental and physical health problems (Bonta & Andrews, 2017). The second aim is to identify what elements of finances and debt are specifically predictive. For frontline service providers working with clients in daily practice, such as probation officers, it is essential to know about predictive risk factors as it may help them better understand the financial part of the predictive factors, assess the risk of recidivism of the clients they supervise, measure financial problems in risk assessment instruments, and select the appropriate interventions and methods to prevent recidivism. Based on the described prior theoretical and empirical evidence, two hypotheses were formulated:

Hypothesis 1: Financial problems significantly predict recidivism.

Hypothesis 2: Financial problems are especially predictive for recidivism in offenses that are directly related to finances, such as property crime and drug-related offenses.

Method

Procedure and instruments

The present study is part of a larger research project on the relationship between financial problems and crime in probationers. The current study analyzes data from a sample of 250 adult probation clients of the Dutch probation service (i.e., 18 years or older) (van Beek et al., 2020b). The study design and the manner of collecting, analyzing, and saving data were approved by the ethics committee of the involved university of applied sciences. The authors also declare that they honor the International Standards for Authors of the Committee on Publication Ethics. Data were collected with the official permission of the Dutch probation service. Permission to research the clients' data is included in the general privacy statement of the Dutch probation service.

Risk assessment data

First, data were used from the Recidivism Assessment Scales (Recidive Inschattingschalen; RISC; for an overview of the Dutch probation service and the background of the RISC, see Bosker, 2015; van der Knaap & Alberda, 2009). The RISC includes subscales on (1) current offense, (2) offending history, (3) accommodation, (4) education, employment, and learning, (5) income and financial management, (6) relationships with partner, family, and relatives, (7) relationships with peers and acquaintances, (8) drug abuse, (9) alcohol abuse, (10) antisocial behavior, (11) thinking, behavior, and abilities, and (12) pro-criminal attitudes. The interrater reliability is moderate to substantial for most RISC items (Cohen's K for nominal items; Tinsley and Weiss's T for ordinal items .30 – .87 with most items between .41 and .79; van der Knaap & Alberda, 2009). The predictive validity for general recidivism of the total RISC score was moderate (Area Under the Curve (AUC) = .70). Only the RISC subscale on income and financial management was used for the present study. This subscale was found to correlate significantly with general recidivism ($r = 0.21, p < 0.01$). However, because van der Knaap and Alberda (2009) did not analyze the items of the financial subscale separately, the present study analyzes the individual RISC items of this RISC subscale on finances as a first step.

Finances, Debt, and Offending Scale (FDOS)

Although the RISC contains items on finances and is among the crime risk assessment instruments paying the most attention to finances, its financial subscale mainly focuses on income and financial management and not on debt. Moreover, not all RISC items are always completely scored, and probation officers can sometimes only give a rough indication without background information (Bosker, 2015). Therefore, to complement the information that the risk assessment data provide, more detailed and concrete background information on the scores of the RISC were retrieved from client files in the information and registration system of the Dutch probation service (including case management plans and evaluations based on a standardized and structured format). To better understand the financial and debt problems of clients, the following additional predictors – based on a literature review (van Beek et al., 2020a, 2020b) – on finances, debt, and financial assistance were included: (1) changes in income sources, (2) debt level, (3) creditors, and (4) financial assistance. The following predictors regarding other life domains were included in order to account for other potential recidivism risk factors: (1) adverse childhood experiences, (2) an unstable living situation, (3) low educational level, (4) unstable working situation, (5) history with (mental) health care in childhood and adulthood, (6) intellectual disabilities, and (7) mental and physical health problems. All predictors were scored by three independent researchers, who frequently discussed their predictor ratings to check for inconsistencies.

In line with findings from the literature and using the items of the risk assessment data and the additional predictors from the client files, in this study a scale was developed as an

explorative research tool in addition to the RISC named the Finances, Debt, and Offending Scale (FDOS; Cronbach's $\alpha = .65$). The FDOS consists of twelve financial items, of which five items are about income and debt: income source, net monthly income, debt earlier in life, budget limitations, and debt level; four items are about the relationship between debt and crime: the relationship between income and crime, finances as a criminogenic factor, cause of crime, and type of crime; and three are items about assistance with debt problems: financial goals, special conditions regarding finances (conditions under which justice-involved people are not incarcerated but may participate relatively free in society, such as a mandatory participation in debt counseling), and financial assistance. As a first step, the presence of any of these items was recorded for each client file. For example, concerning the item *Financial goal*, it was scored whether a supervision goal on finances (e.g., paying off debt) was present in the case management plan or not. All items were then recoded dichotomously, either 'risky' or 'not risky', indicating whether the financial situation may be a risk factor for recidivism for a specific client or not. For instance, when the item *Relationship between income and crime* was coded by probation officers in the risk assessment as 'yes', it was recoded as 'risky'; when probation officers coded it as 'no', it was recoded as 'not risky'. When the probation officer indicated in the risk assessment that the motivation for the offense was financial or financial in combination with other motivations (e.g., addiction), it was recoded as 'yes'; when there was another motivation for the offense (e.g., group pressure), it was recoded as 'not risky'.

Recidivism

Data on recidivism were collected from the recidivism monitor of the Dutch Scientific Research and Documentation Centre (WODC), the research department of the Dutch Ministry of Justice and Security. One of their projects is a longitudinal recidivism monitoring study among multiple groups of justice-involved people by standardized recidivism measures based on data from the official Dutch judicial documentation system. The data on recidivism from the recidivism monitor of the WODC are encrypted to ensure privacy. The recidivism monitor includes data about the frequency of diverse types of recidivism and the time (in days) to reoffending per degree of severity of the offense (three degrees, i.e., general, severe, and very severe recidivism) and per type of offense (seven types, i.e., recidivism into violent crime, sexual offenses, property crime with or without violence, offenses relating to demolition and disturbance of the public peace, drug-related crime and traffic offenses). General recidivism (including low severe recidivism) is defined as reconvictions following any offense irrespective of its nature and severity. Severe recidivism concerns reconvictions due to offenses punishable by a maximum custodial sentence between four and eight years or for which pre-trial can be imposed. Very severe recidivism regards reconvictions due to offenses punishable by a maximum custodial sentence of more than eight years. All different types of offenses can be general, severe, or very severe.

Sample

Three probation organizations exist in the Netherlands, the Dutch Probation Service (Reclassering Nederland, RN), the Institute for Social Rehabilitation of Addicted Offenders (Stichting Verslavingsreclassering GGZ, SVG), and the Salvation Army Probation Service (Leger des Heils Jeugdbescherming & Reclassering, LJ&R). Probation officers in the Netherlands are usually educated at universities of applied sciences and are trained to identify problems, assess risks, and use the RISC. In 2015, the three Dutch probation organizations completed a total of 15,845 probation supervision cases relating to 13,944 unique clients. Data were used from a random sample of 250 clients, drawn using SPSS's random sampling feature, from the Dutch probation supervision cases completed in 2015. For this sample, the follow-up period was long enough to analyze recidivism data. Of the 250 clients, 235 were men (94.0%), and 15 were women (6.0%). Of these 250 clients, 124 (49.6%) were supervised by RN, 102 (40.8%) by SVG and 24 (9.6%) by LJ&R. The age distribution in the sample was as follows: 18–25 years: $N = 40$, 26–30 years: $N = 43$, 31–40 years: $N = 83$, 41–50 years: $N = 51$, and 51 years or older: $N = 33$. The distributions over probation organizations, regions, and gender in the sample were representative of the distribution of the total population of the supervision cases completed in 2015. The mean age of the sample (37.1 years) was slightly higher than that of the total population (34.6 years). Of the clients, 213 had the Dutch nationality, 2 had the nationality of another Western country, and 35 had a non-Western nationality. Moreover, 178 clients were born in the Netherlands, 4 in other Western countries, and 70 in non-Western countries (see also van Beek et al., 2020a).

Statistical analysis

To analyze if financial problems and debt are predictive for different types of recidivism and to understand which items are particularly predictive, Cox survival regression (Holm method, model assumptions are met) and receiver operating characteristics (ROC) analyses were conducted. This was done using IBM SPSS Statistics 25 for Windows. Analyses were based on the RISC data, the FDOS data, and the individual financial items of both instruments as predictors, and diverse recidivism criteria. First, the predictive validity of the RISC and the individual items of the subscale on income and financial management were analyzed. Second, the predictive validity of the explorative research tool FDOS and its individual items was analyzed.

Cox survival regression analyses (Hazard Ratio) were conducted to estimate the predictive value of debt for recidivism, adjusting for other predictors. Because only two clients committed sex offenses, making the base rate for sexual offending very low, no analyses were conducted on this offense type.

In addition, ROC analyses were performed relating to the predictive validity of the RISc, FDOS, and their individual items on finances. The major advantage of ROC analyses is that they are insensitive to base rates (Rice & Harris, 2005). ROC analyses result in a plot of the true positive rate (sensitivity) against the false positive rate (1 minus specificity) for every possible cut-off score. The area under the curve in the plot (AUC) represents the probability that a randomly selected client who recidivates would score higher on the RISc or FDOS than a randomly selected client who does not reoffend. An AUC of .50 can be interpreted as chance prediction and an AUC of 1.0 as a perfect prediction. Rice and Harris (2005) provided guidelines for interpreting AUC values, which facilitate comparison across studies applying different effect sizes. These guidelines state that AUC values between .56 and .64 can be compared to Cohen's *d* of .20 and interpreted as low effect, AUC values between .64 and .71 can be compared to Cohen's *d* of .50 and interpreted as medium effect, and AUC values of .71 and above can be compared to Cohen's *d* of .80 and interpreted as high effect (see also Douglas et al., 2005; Mossman, 2013).

Adjustment for other predictors

The Cox survival regression analyses also controlled for the influence of other factors that, based on the literature (e.g., Bonta & Andrews, 2017; van Beek et al., 2020a, 2020b), are potential predictors for recidivism: adverse childhood experiences, unstable living situation, low educational level, unstable working situation, history with (mental) health care in childhood and adulthood, intellectual disabilities, and mental and physical health problems. Controlling for the influence of non-financial factors was done by including them in the first block of regression analyses and the FDOS items in the second block.

Results

Recidivism descriptive information

The average follow-up time until recidivism or the end of the study is 5.41 years ($SD = 0.44$; range: 1.50–5.97 years). Regarding the severity of recidivism, of the 250 clients, 174 (69.6%) relapsed into general recidivism, 165 (66.0%) in severe recidivism, and 45 (18.0%) in very severe recidivism. Concerning the type of recidivism, 88 (35.2%) of all clients committed violent crime, 2 (0.8%) sex offenses, 19 (7.6%) property crime with violence, 114 (45.6%) property crime without violence, 67 (26.8%) offenses relating to demolition and disturbance of the public peace, 40 (16.0%) drug-related crime, 44 (17.6%) traffic offenses, and 61 clients (24.4%) committed other offenses. Offense counts overlap because some clients committed multiple offense types.

Predictive validity of the financial RISc subscale

Total score

The Cox survival regression analyses showed that the financial RISc subscale did not significantly predict recidivism on different levels of severity and into different offense types (see Table 5.1). The ROC analyses showed that the financial RISc subscale moderately predicted severe recidivism and property crime (see Table 5.1). The findings thus showed that the financial RISc subscale significantly predicted severe recidivism, and recidivism into property crime without violence and into violent crime. This indicated that clients who score higher on the financial RISc subscale have a higher risk to recidivate in these crime types.

Individual RISc items on finances

The Cox survival regression analyses showed that *Relationship between income and crime* significantly predicted general and severe recidivism (see Table 5.2). *Relationship between income and crime* significantly predicted property crime (with and without violence) and *Net monthly income* significantly predicted recidivism in offenses relating to demolition and disturbance of the public peace and drug-related crime. The ROC analyses demonstrated that the predictive validity of the individual financial RISc items of the RISc was moderate. A significant predictor for the (very) severe recidivism were *Financial problems caused by substance abuse* and *Budget limitations*. *Budget limitations* significantly predicted property crime without violence and drug-related crime, *Net monthly income* offenses relating to demolition and disturbance of the public peace and drug-related crime, and *Financial problems caused by substance abuse*, *Income source* and *Relationship between income and crime* property crime (see Table 5.2). The Cox survival regression and ROC analyses thus both indicated that clients who have a low net monthly income and for whom the probation officers considers the committed crime related to finances reoffend often and faster, especially in (very) severe crime and property crime.

Predictive validity of the FDOS

Total score

The Cox survival regression model of the total FDOS data was significant for recidivism of all levels of severity (see Table 5.1). The ROC analyses demonstrated a moderate predictive validity of the FDOS for (very) severe recidivism (see Table 5.1). Both the Cox survival regression model and the ROC analyses showed that the FDOS significantly predicted recidivism into property crime and drug-related crime (see Table 5.1). These findings indicated that clients who have a risky financial situation have a higher risk of recidivism regardless of severity, especially regarding property and drug-related crime.

Individual FDOS items

Severity

The Cox survival regression analyses showed that *Debt earlier in life* significantly predicted

recidivism of all levels of severity (see Table 5.3). The ROC analyses demonstrated that the predictive validity of the individual FDOS items was moderate for (very) severe recidivism. Significant predictors for severe recidivism were *Budget limitations*, *Finances as a criminogenic factor*, and *Relationship between income and crime*. *Debt earlier in life* significantly predicted very severe recidivism (see Table 5.3). These findings indicated that especially the fact that people had debt earlier in life and that probation officers consider clients' finances as a criminogenic factor and related to the committed crime are predictors for recidivism on different levels of recidivism. This holds specifically for recidivism into (very) severe crime.

Type

The Cox survival regression analyses showed that *Budget limitations* significantly predicted recidivism into violent crime and that *Relationship between income and crime* and *Cause of crime* and *Finances as a criminogenic factor* significantly predicted recidivism into property crime (see Table 5.3). The ROC analyses showed that the predictive validity of the individual FDOS items was moderate, especially for property crime. *Budget limitations* significantly predicted recidivism into violent crime and *Income source*, *Budget limitations*, *Relationship between debt and crime*, *Finances as a criminogenic factor*, *Type of crime* and *Financial goals* significantly predicted recidivism into property crime (see Table 5.3). The Cox survival regression and ROC analyses both indicated that especially whether clients have budget limitations or not and whether the probation officer considered clients' finances as criminogenic were predictors for recidivism.

Table 5.1. Predictive validity of the total scores of the financial RISC subscale and the FDOS relating to the severity and type of recidivism (Cox survival regression analyses and ROC analyses).

	RISC			FDOS		
	eB	AUC	CI	eB	AUC	CI
Severity						
General	.00	.614	-	.12***	.655	-
Severe	.00	.616**	.544 – .619	.14***	.664***	.591 – .737
Very severe	.00	.525	.426 – .623	.17**	.613*	.538 – .688
Type						
Violent	.00	.591*	.519 – .664	.05	.540	.467 – .614
Property with violence	.00	.569	.432 – .705	.25*	.662*	.560 – .764
Property without violence	.00	.606**	.536 – .676	.20***	.683***	.618 – .748
Demolition and disturbance of the public peace	.00	.576	.494 – .657	-.04	.478	.404 – .553
Drug	.00	.485	.387 – .583	.19*	.611*	.528 – .694
Traffic	.00	.579	.493 – .665	-.06	.450	.357 – .542
Other	.00	.542	.456 – .627	-.03	.489	.410 – .568

Note. CI = 95% confidence interval; AUC = Area Under the Curve; RISC = Recidivism Assessment Scales (Recidive Inschattingsschalen); FDOS = Finances, Debt, and Offending Scale.

* $p < .05$, ** $p < .01$, *** $p < .001$.

Table 5.2. Predictive validity of the individual financial RISc items relating to the severity and type of recidivism (Cox survival regression analyses and ROC analyses).

	Income source			Net monthly income		
	eB	AUC	CI	eB	AUC	CI
Severity						
General	.00	.565	-	-.00	.491	-
Severe	.00	.571	.498 – .644	-.01	.486	.413 – .560
Very severe	-.77	.501	.409 – .593	.00	.501	.411 – .591
Type						
Violence	-.01	.518	.443 – .594	.04	.549	.473 – .625
Property with violence	-.17	.580	.446 – .713	.01	.511	.375 – .647
Property without violence	.00	.597**	.526 – .669	-.04	.461	.388 – .533
Demolition and disturbance of the public peace	-.01	.476	.397 – .556	.10**	.611**	.533 – .689
Drugs	.02	.583	.482 – .684	-.17*	.370**	.276 – .465
Traffic	-.14	.476	.384 – .567	.04	.517	.422 – .611
Other	.01	.485	.402 – .568	.03	.544	.463 – .624

Note. CI = 95% confidence interval; AUC = Area Under the Curve; RISc = Recidivism Assessment Scales (Recidive Einschattungsschalen).

* $p < .05$. ** $p < .01$. *** $p < .001$.

Table 5.3. Predictive validity of the individual FDOS items relating to the severity and type of recidivism (Cox survival regression analyses and ROC analyses).

	Income source			Net monthly income		
	eB	AUC	CI	eB	AUC	CI
Severity						
General	.02	.565	-	-.11	.502	-
Severe	-.05	.567	.493 – .640	-.11	.506	.430 – .582
Very severe	-.53	.514	.420 – .608	.25	.536	.444 – .628
Type						
Violence	.13	.515	.439 – .590	-.35	.461	.385 – .536
Property with violence	-1.07	.600	.462 – .739	.33	.513	.378 – .647
Property without violence	.01	.590*	.519 – .661	.05	.546	.474 – .617
Demolition and disturbance of the public peace	-.21	.471	.397 – .557	-.83	.421	.340 – .502
Drugs	.12	.567	.467 – .667	.69	.585	.492 – .677
Traffic	-.29	.491	.397 – .584	-.33	.476	.381 – .570
Other	-.33	.472	.390 – .554	.04	.499	.416 – .583

Budget limitations			Financial problems caused by substance abuse			Relationship between income and crime		
eB	AUC	CI	eB	AUC	CI	eB	AUC	CI
.01	.662	-	.00	.599	-	-.24 [*]	.443	-
.01	.671 ^{***}	.601 – .741	.00	.603 ^{**}	.531 – .674	-.30 [*]	.441	.368 – .513
.00	.553	.466 – .641	.00	.594 [*]	.501 – .696	-.42	.427	.330 – .524
-.01	.574	.502 – .647	.00	.558	.483 – .634	-.09	.473	.397 – .549
.02	.622	.498 – .747	-.03	.702 ^{**}	.588 – .816	-1.02 [*]	.361 [*]	.233 – .489
.00	.701 ^{***}	.635 – .766	.01	.644 ^{***}	.574 – .713	-.35 [*]	.452	.378 – .526
.01	.542	.462 – .621	.00	.518	.436 – .600	.04	.491	.412 – .570
.01	.602 [*]	.510 – .695	-.00	.515	.417 – .613	-.10	.481	.372 – .591
.01	.545	.452 – .638	.00	.514	.419 – .608	.06	.537	.440 – .634
.01	.542	.458 – .627	-.01	.496	.412 – .579	.20	.546	.462 – .631

Debt earlier in life			Budget limitations		
eB	AUC	CI	eB	AUC	CI
.37 [*]	.536	-	.25	.628	-
.47 [*]	.558	.484 – .632	.32	.639 ^{***}	.566 – .712
.82 [*]	.602 [*]	.507 – .696	.32	.579	.489 – .669
.23	.505	.430 – .580	.74 [*]	.603 ^{**}	.530 – .675
1.07	.566	.427 – .704	-.26	.596	.469 – .722
.12	.506	.434 – .578	.44	.663 ^{***}	.595 – .730
-.02	.489	.408 – .569	.20	.535	.455 – .616
-.05	.500	.402 – .598	.46	.583	.490 – .677
-.20	.456	.365 – .547	.17	.533	.439 – .626
-.25	.486	.403 – .569	.12	.509	.426 – .592

Table 5.3. Continued.

	Debt level			Relationship between debt and crime		
	eB	AUC	CI	eB	AUC	CI
Severity						
General	.09	.541	-	.33	.587	-
Severe	.13	.543	.467 – .620	.45	.595*	.522 – .668
Very severe	.37	.517	.424 – .609	.30	.591	.498 – .684
Type						
Violence	-.17	.508	.433 – .583	.15	.537	.462 – .612
Property with violence	.87	.533	.402 – .664	.43	.634	.503 – .764
Property without violence	.09	.516	.444 – .588	.54*	.599**	.528 – .669
Demolition and disturbance of the public peace	-.16	.512	.432 – .593	-.26	.493	.412 – .573
Drugs	.24	.513	.416 – .610	.17	.569	.471 – .667
Traffic	-.07	.500	.405 – .594	.30	.488	.394 – .581
Other	-.18	.485	.401 – .569	-.45	.474	.391 – .557

Table 5.3. Continued.

	Type of crime			Financial goals		
	eB	AUC	CI	eB	AUC	CI
Severity						
General	.29	.614	-	-.25	.543	-
Severe	.23	.596*	-	-.15	.566	.490 – .642
Very severe	-.08	.562	.472 – .652	-.51	.495	.402 – .589
Type						
Violence	-.26	.495	.419 – .570	-.08	.523	.448 – .598
Property with violence	-.93	.500	.364 – .635	-.56	.460	.323 – .597
Property without violence	.17	.572*	.501 – .643	.22	.594*	.524 – .664
Demolition and disturbance of the public peace	-.21	.466	.385 – .547	.62	.554	.475 – .633
Drugs	.38	.570	.477 – .664	-.27	.499	.401 – .597
Traffic	-.49	.475	.380 – .570	-.24	.477	.382 – .572
Other	.08	.494	.410 – .578	.22	.524	.441 – .607

Note. CI = 95% confidence interval; AUC = Area Under the Curve; FDOS = Finances, Debt, and Offending Scale.

* $p < .05$. ** $p < .01$. *** $p < .001$.

Finances as a criminogenic factor			Cause of crime		
eB	AUC	CI	eB	AUC	CI
.45	.640	-	-.42	.515	-
.41	.635***	.563 – .707	-.45	.516	.440 – .591
.76	.584	.493 – .675	.46	.568	.472 – .664
.11	.556	.482 – .631	-.36	.478	.404 – .553
2.29*	.694**	.584 – .803	.40	.624	.485 – .764
.65*	.676***	.609 – .743	-.57*	.501	.429 – .573
.45	.526	.445 – .607	-.50	.456	.377 – .534
.21	.584	.488 – .679	.44	.578	.477 – .679
.58	.537	.443 – .631	-.47	.476	.384 – .569
.06	.494	.411 – .578	.30	.512	.428 – .596

Special conditions on finances			Financial assistance		
eB	AUC	CI	eB	AUC	CI
-.15	.506	-	.19	.537	-
-.17	.504	.429 – .580	.13	.528	.452 – .603
-.41	.480	.388 – .571	-.20	.491	.397 – .584
-.64	.475	.401 – .550	.12	.531	.456 – .606
-.22	.503	.367 – .639	-.53	.507	.372 – .643
-.36	.505	.433 – .577	.29	.553	.481 – .625
-.42	.483	.403 – .563	-.05	.512	.431 – .593
-1.11	.470	.376 – .564	.46	.494	.396 – .592
-.61	.481	.389 – .573	-.24	.428	.336 – .519
-.06	.499	.416 – .582	-.01	.510	.427 – .594

Conclusion and discussion

Knowledge of risk factors for crime has grown substantially, the theoretical relationship between financial problems and crime is known to be present, and methods to assess and manage risks have been developed and improved over the last decades. Several studies have been done on the relationship between debt and crime. However, less studies have been done on the predictive validity of financial problems and debt for recidivism and the specific predictive elements, and even less among the population of probation clients. The most important conclusion from the present study is that financial problems are a moderate predictor for recidivism on different levels of severity and some types of recidivism, especially property crime. A possible explanation for the latter is that this type of offense is most clearly related to financial stress and may thus be specifically committed to resolve debt. These findings confirm both hypotheses and are in line with earlier studies (e.g., Blom et al., 2011; Felson et al., 2012). For instance, Felson et al. (2012) concluded that the consequences of stress specifically seem to motivate crimes that target the problem creating the stress, such as property crime like theft or drug dealing in response to running out of money, either as a rational choice or as an emotional impulse (see also Agnew, 2006a, 2006b).

A remarkable finding is that financial problems are less predictive or not predictive at all for other types of recidivism than property crime. This can be explained by the fact that only property crimes are directly related to finances, whereas the other types of crime are less predictive or not predictive at all. However, it could be that they are indirectly related to financial problems. For example, drug-related crime might be committed to gain money, and violent crimes and offenses relating to demolition and disturbance of the public peace may be an aggressive reaction as a result of financial strain. Although financial problems may not be a direct predictor of these types of crime, it is thus essential to pay attention to financial problems as a factor that influences many life domains and may indirectly cause other types of crime.

The results demonstrate that the FDOS was predictive for recidivism, regardless of severity. Items particularly predictive for (very) severe recidivism were if clients had debt earlier in life and if the financial situation of clients was considered as a criminogenic factor by the probation officer. The results also show that the FDOS is especially predictive for recidivism into property crime (with and without violence) and drug-related crime. In particular, clients' net monthly income, whether clients have budget limitations and whether the probation officer considers clients' finances as criminogenic are predictors for recidivism, in particular for property crime without violence. In addition, the results of this study show that the general recidivism rate among probation clients is 69.6%, which is high, also in comparison to other studies. For example, Verweij and Weijters

(2020) found a risk of 51% that probationers will relapse into general crime in the first four years after starting the probation supervision. They also found a risk of 7% (versus 18% in our study) that they will relapse into very severe crime.

Strengths and limitations

The present study has both strengths and limitations. The first strength of this study is that, as far as the authors are aware, to date, this is one of the few studies focusing on the extent to which financial problems and debt are predictive for recidivism. Secondly, the sample of probation clients of whom data have been used represents the whole Dutch population of probation clients as the distributions over probation organizations, regions, and gender in the sample were representative of the distribution of the total population. Third, data were collected and combined from two sources: risk assessments and more in-depth information from client files. Data were thus collected from both a validated instrument and a more detailed source of practice-based information. The information in the client files was based on both formal and informal sources (e.g., documents, such as advisory reports, and both formal and informal referees, such as other frontline service providers and family), and probation officers usually verify the information about clients by consulting different sources as much as possible. Fourth, this study can be considered a field study because part of the data have been collected in real-life practice. Results are based on existing risk assessment data from actual clients coded by probation officers based on their professional judgment in daily practice and not on controlled research among a specific participant group. This corresponds to the need for more field studies, as expressed by several scholars (e.g., de Beuf et al., 2021; Edens & Boccaccini, 2017). A final strength is that this study controlled for other potential predictors of recidivism, enabling the exploration of to which extent specific financial factors are predictive. The results showed that financial factors are predictive, controlled for these other potential predictors, indicating that the predictive validity can be primarily attributed to the financial factors.

The present study also has several limitations which should be taken into account. The first limitation is that unregistered crime – the so-called ‘dark number’ – cannot be considered in studies exploring recidivism. Data analyses can thus only be performed on registered recidivism. Therefore, the actual frequency of recidivism may be even higher. In addition, low severity recidivism is included in the category of general recidivism in the registration data and cannot be parsed out, which may have influenced the results. The second limitation can be the generalizability of the results to other forensic groups as this study has been conducted among a sample of probation clients. However, the purpose of this study was to investigate the background of financial problems and its predictive validity for recidivism in this specific target group. Third, the generalizability from the Dutch context to other contexts may be a limitation as the criminal justice system and other contextual factors, such as inequality, differ per country. Fourth, there were several

limitations with respect to statistical analyses, some related to the fact that the study is a field study. For example, we could not assess interrater reliability. Moreover, the study design is correlational and cannot mitigate threats to internal validity and the sample size is too small to include all items in a multivariate model in order to make claims about the relative or incremental utility of items. In addition, the data based on scores of probation officers may be subjective or not fully reliable. For example, probation officers may not correctly assess whether financial factors motivated an offense or the extent to which finance-related stress is experienced by the client and self-reported data are not included in the study. However, it should be noted that probation officers in the Netherlands have usually received multiple trainings in assessing risks and are highly educated, at universities of applied sciences. Furthermore, we found low internal consistency for the FDOS, and multiple comparisons may have impacted the results. However, as the aim of the study was not to develop an instrument but to get insight into the predictive validity of financial problems, we believe the results provide insight into this topic notwithstanding the low internal consistency of the FDOS.

Implications

The findings that financial problems and debt, in general, are predictors for recidivism, and that recidivism among probation clients is high and often concerns (very) severe offenses emphasize the societal importance of assisting with debt problems. This is especially true when the probation officer considers the client's financial situation a criminogenic factor. Having debt earlier in life is also predictive, particularly for (very) severe recidivism. The study thus helps frontline service providers better understanding the role of finances in recidivism. It also provides insights that indicate what items risk assessments should prioritize and may help frontline service providers measuring financial problems in risk assessment. In addition, based on this, the findings may help frontline service providers selecting interventions.

Furthermore, it is thus vital for probation officers to consider earlier debt and indications that the client's financial situation is criminogenic as important risk signal. Probation officers can only take this into account if they have more knowledge about this predictive value. Therefore, more training and theoretical knowledge about specific predictive factors, such as earlier debt and probation officers' indications of whether finances are criminogenic, is needed. In addition, insight in what works and what does not in supervision for individuals and groups is crucial for probation officers in order to be able to make more accurate risk assessments and select which interventions are most suitable for risk management and prevention.

In addition to financial problems and debt being predictive factors for reoffending and (very) severe offenses, previous studies have shown that financial problems and debt are strongly related to other life domains (van Beek et al., 2020a, 2020b). It can thus be concluded that financial problems and debt influence all life domains and are both direct and indirect risk factors for reoffending. Therefore, it is essential for frontline service providers working with clients to always consider finances as a risk factor.

Future research

First, although the tool of the FDOS was not developed as a risk assessment tool, it may still be helpful in research and practice gaining more refined insight into financial problems. Therefore, in future research, a validation study of the instrument is recommended. Second, as the present study is conducted among a specific group, to gain more specific and broadly useful insights in various forensic disciplines, replication of the study among other forensic samples, such as probation clients from different countries, prisoners, patients of forensic mental health care facilities, or juvenile delinquents, is recommended. Especially, going more into depth regarding the influence of the national context on the topic might be an interesting suggestion regarding future research. Third, the present study shows that financial problems are predictive for crime. Therefore, it might be interesting in future research to get more specific insight in the causal relation between debt and crime. Fourth, the other predictors we included in our study were based on literature and earlier studies. Unfortunately, however, not all information that is deemed relevant in the literature was available and/or of sufficient quality in our study (e.g., the factor antisocial attitude was not assessed). Therefore, future research controlling for other predictors such as criminal history, antisocial attitudes, criminal thinking, and criminal associates could be recommended. Fifth, as the present study is based on information scored by probation officers, future research including self-report data of justice-involved people would be valuable. It would especially be insightful in future research to investigate more qualitatively what frontline service providers and clients experience when it comes to the relationship between debt and crime and what interventions can be used in daily supervision based on the insights of the present study regarding the predictive validity of debt.



Chapter 6

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.

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: the 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: $N = 3$; 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 client-s 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 1,400 euros, and if he is going to work, he will just get 1,600, 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 into 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.



Chapter 7

**“The moment he realized he needed our joint assistance made the difference”:
A case study into working elements in supervision of probation clients with debt**

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Abstract

Little is known about effective supervision of offenders with debt. This multiple case study aims to gain insight into working elements in offender supervision on debt. This is important for probation officers to choose the most effective interventions in daily offender supervision. This study included five best practice cases based on both interviews with involved professionals and clients and client file information. One case was described in detail to illustrate what probation officers and clients encounter when working on debt. All five cases were analyzed thematically using pattern matching techniques and cross-case syntheses on debt background, current supervision, barriers and working elements. Organization processes and lack of aftercare hinder effective supervision. Close collaboration with other professionals (e.g., debt counselors) is important in supervising clients with debt. The client's own behavior and motivation for supervision are crucial in the success of debt supervision and can be both hindering and effective. Working elements in supervision depend on personal characteristics of professionals involved and on the extent to which elements of a working alliance, particularly trust and bonding, are built. Support and facilitation from probation organizations regarding primary conditions and collaboration, training professionals in methods of stimulating clients motivation and an effective working alliance are essential to supervise clients with debt adequately. To the best of the authors' knowledge, no other in-depth study has yet been conducted on working elements in supervision of probationers with debt.

Introduction

An important topic in forensic psychological and criminological studies is what generally is effective in offender supervision (Bonta & Andrews, 2017; Cullen & Gendreau, 2001; Durnescu, 2012). However, little is known about the effective supervision of offenders with debt. Studies have shown the general importance of effective interventions and methods and the working style, staff skills and personal characteristics of professionals working with offenders (for an overview, see Durnescu, 2012). Furthermore, the working alliance between professionals and clients appears to contribute to the extent to which probation supervision is successful (Horvath, 2011; Kennealy et al., 2012). Identifying and agreeing on goals together and building trust between professionals and clients contribute to a better working alliance and less recidivism (Sturm et al., 2021).

In a systematic literature review, Bosker et al. (2020) summarized the most effective methods and interventions in probation supervision. Most effective were combining monitoring and counseling (hybrid working), combining the use of the principles of risk, needs and responsivity (RNR-model; Andrews, 2012; Bonta & Andrews, 2017), continuity in contact, investing in the working alliance, using cognitive behavioral techniques and offering support in establishing and maintaining prosocial bonds. Methods that may be effective but for which limited substantiation is available are working systematically, motivational interviewing, offering practical assistance, effective use of authority, combining the rewarding of desirable behavior and the sanctioning of undesirable behavior, aftercare after detention starting as early as the final phase of detention, effective collaboration with other institutions and electronic monitoring. Ineffective interventions are probation supervision that consists of monitoring only, intensive monitoring in combination with immediate sanctioning in the event of violations and Day Reporting Centers (a very intensive form of supervision with a customized day program of five days a week).

Although knowledge about the role of the professional, working alliance and effective interventions has increased (Bonta & Andrews, 2017; Bosker et al., 2020; Cullen & Gendreau, 2001; Douglas & Otto, 2021; Durnescu, 2012), this is not true for the supervision of offenders with debt. The few studies on the relationship between debt and crime show that debt is often strongly and mutually related to crime and may thus be an important crime risk factor, especially among persistent offenders (van Beek et al., 2020a, 2020b; see also Agnew, 2001; Bonta & Andrews, 2017; Shader, 2001; Whiting & Fazel, 2020). The fact that debt and crime are related and reinforce each other is also experienced by professionals working with offenders and clients themselves in daily practice. Earlier research based on interviews with probation officers and clients has shown that debt among probation clients is substantial: In a sample of 250 probation clients 246 clients seemed to have financial problems and 198 clients had problematic

debt during the supervision contact (van Beek et al., 2020b). This debt often negatively influences clients' lives and hinders their resocialization and the work of probation officers, and in that way, it often increases the risk of recidivism (van Beek et al., 2021; see also Jungmann et al., 2014).

Present study

Little is known about effective interventions and guidelines in the daily supervision of offenders with debt. Probation officers indicate a lack of adequate interventions and methods to support clients with debt problems (van Beek et al., 2021). Insight into which elements are effective in supervising probation clients with debt is thus essential. Case studies help explore, describe and explain the situations of individuals, making it possible to develop theories, evaluate programs and develop interventions. As such, case studies can help gain an extensive and in-depth understanding of effective elements in supervision (Yin, 2018). The present multiple case study aims to explore the barriers probation officers and clients experience during the supervision when working on debt problems and working elements in the supervision of probation clients with debt. These insights may help probation officers choose the most suitable and effective interventions and methods in the daily supervision of offenders with debt.

Method

Sample

The present multiple case study is part of a larger research project on the relationship between debt and crime in probationers. The study was conducted by interviewing the professionals and clients involved in five selected cases and using information from client files. Each case concerned a best practice in supervising clients in debt, for example, because collaboration with financial counseling was considered successful. The interviews focused on the following topics, based on earlier studies (van Beek et al., 2020a, 2020b, 2021):

- background of debt among probation clients;
- current supervision of probation clients with debt;
- barriers during supervision of probation clients with debt; and
- working elements in supervision of probation clients with debt.

Three probation organizations exist in The Netherlands: the Dutch Probation Service (Reclassering Nederland, RN), the Institute for Social Rehabilitation of Addicted Offenders (Stichting Verslavingsreclassering GGZ, SVG) and the Salvation Army Probation Service (Leger des Heils Jeugdbescherming & Reclassering, LJ&R). Of each probation organization, at least one case was selected for the study. In total, five cases were included in the study. Of these cases, three clients came from RN, one from SVG and

one from LJ&R. Four clients were men, and one was a woman. For each case, interviews were conducted with both the client and the probation officer and, if applicable, the financial counselor.

Procedure

Probation officers were invited to participate in the case study via the intranet sites of their probation organizations, the LinkedIn professional networking platform and the professional network of the researchers. In the invitation, they were specifically asked for best practice cases regarding probation supervision of clients with debt. The participating probation officers determined which of their clients in these best practice cases were capable and willing to talk about the topic and asked them to participate in the case study. When asking clients to participate, the probation officers emphasized that participation would be entirely voluntary and that refusal would not influence their probation supervision.

Before the scheduled interview, an informed consent form and a topic list were sent to the participating probation officers and clients. Probation officers and clients were both asked to sign the informed consent form after the researcher explained the study and before the interviews. The informed consent form clearly explained that answers were anonymous, treated confidentially, not traceable to specific individuals and never published or shared with the probation service. Furthermore, it was emphasized that the study was conducted for scientific research and not on behalf of the probation service. The respondents had the right to end their participation in the study at any moment without reason. The interviews of professionals and clients lasted between 30 and 90 min and were conducted under strictly confidential circumstances at a quiet place where no others could listen in, for example, in a consultation room of the probation service.

Ethical implications

This case study was conducted with the official permission of the Dutch probation services and following the privacy policies of the universities involved. The permission to research client data is included in the general privacy statement of the Dutch probation services. The ethics committee of the Research Centre for Social Innovation of Utrecht University of Applied Sciences approved the study design, manner of collecting, analyzing and saving data and informed consent form. When conducting the study, the international standards for authors of the Committee on Publication Ethics (2022) were honored.

Data analysis

The interviews for the cases were audiotaped, transcribed verbatim and analyzed qualitatively using the Atlas.ti software program by using pattern matching techniques and cross-case syntheses (Yin, 2018). This analysis was done thematically based on the four central topics central to this study: background of debt among probation clients, current supervision of probation clients with debt, barriers during supervision of probation clients with debt and (4) working elements in supervision of probation clients with debt. Codes and sub-codes were added to the cases per topic, for example, “barriers during supervision regarding debt: processes of other organizations.” One of the five cases was blindly selected and double coded by a second researcher to check for intercoder agreement. Overall, there were no critical differences in coding within the double-coded interviews.

Results

First, we will describe one of the five best practice cases in detail. Second, to obtain a broader view, we will describe the debt background in the other four cases and analyze all five cases regarding the supervision the clients received, the barriers during supervision of probation clients with debt and the working elements in supervision of clients with debt. All names used in the case descriptions are fictitious.

PART 1: ROY’S CASE

Description

This case concerns a man called Roy, who is in his thirties. He came to The Netherlands from eastern Africa as a refugee more than ten years ago. He learnt Dutch without any official lessons, but still does not speak the language very well. He wanted to become an entrepreneur to gain money. However, his business failed after one year because he had difficulties adapting to the Dutch society and culture and did not understand the rights and obligations of owning a business in The Netherlands, such as those regarding accountancy and filing tax returns. As a consequence, he had never filed any tax returns. Roy did not have any assistance when coming to The Netherlands and found his own way during his first years in The Netherlands. Although he contacted the municipality, this did not result in assistance. Possibly because of this, he failed to adjust to the Dutch society. Intellectual disability and language problems may also have played a role. In short, he had the right intentions but did not have the necessary information and did not know how to succeed. Until then, he did not recognize that he had to undertake action.

The judge imposed probation supervision on Roy because of abuse and threat to life within the family. In addition, Roy was banned from contacting any of his victims, but this did not

cause major problems because they were living elsewhere. At the start of the supervision by his probation officer Alex, he did not accept help and did not want to cooperate, and it was difficult to get in touch with him. He tried to find work, had an active attitude in his job search, held several jobs and did not need job search assistance. Alex let Roy do what he could do by himself to discourage learned helplessness, let Roy try things and ensured Roy that he could call him as a probation officer if he did not succeed. In that case, Alex demonstrated how to proceed and take action together. Slowly, Roy recognized Alex's approach, and after a while, he accepted his help. However, he did not want help from other organizations. During the supervision, Roy exhibited multiple problems. He did not oversee his situation and consequently, he did not arrange things. He had no permanent place to live and was practically homeless. He sometimes lived with his mother, family or friends, but often slept in his car. He had a child but rarely saw him. His financial situation was unclear to Alex and Roy himself for a long time. He was no longer able to work because of back problems and received disability benefits. Because of the overall nature of Roy's case, Alex involved assistance from an organization focusing on forensic health for people with intellectual disabilities. Roy was registered with this organization via the Finance Expertise Team, a new, local initiative in which several organizations collaborate to assist people with debt. This assistance was very successful: Roy was assisted by a counselor named Lucy. He had a good connection with her and slowly accepted her help. Lucy successfully helped Roy with many practical problems. For example, they made an overview of his debts, made payment arrangements and wrote to a fund to help cover the costs for the physiotherapist because Roy was not sufficiently insured. Alex did not have to pay much attention to Roy's finances because Lucy assisted Roy very well.

While Roy had his own business, he had built up a serious debt of ten thousand euros because of not filing tax returns, his biggest debt. He also had a debt with a mail-order company and an insurer. However, he was unaware of the debt because of missing tax returns. His supervisor also did not know of this debt for a long time. As such, his financial problems appeared to be limited. After a while, his tax return debt was discovered. Moreover, it became evident that the housing corporation blocked him because he had defaulted on his rent in the past. During the process, Lucy and Roy discovered that Roy had multiple problems and more debt than initially thought, hindering their assistance. Therefore, they looked at how to get urgency for housing. This took about a year. The first time they applied for housing urgency, the application was rejected because Roy had no financial assistance. Therefore, counselor Lucy registered him with an organization that helps people with financial problems. After this, they applied for urgency a second time. This time, the housing corporation indicated that the description of Roy's problems was insufficient and that they again intended to reject the application. After two years of supervision and a third attempt, Roy finally got a house.

After working with Lucy for some time, Roy could also focus on a debt settlement procedure. However, the tax authorities disagreed with an amicable debt settlement, so a statutory debt settlement procedure had to be started. To further help Roy's financial situation it was of most importance that he got housing and could pay off his debts, as this would reduce stress. In addition, possibilities for volunteer work as a daytime activity were explored, for example, as an interpreter because he speaks multiple languages. Moreover, he started sports activities to bring variety into his daytime activities. He currently has one permanent counselor.

Barriers and working elements

The most important barrier in Roy's case was the housing urgency application because of the bureaucracy of the housing corporation. Furthermore, it was difficult to balance between supervision regarding finances versus other life domains because the debt was central to Roy's problems and was strongly related to the other problems, and the time to supervise him was limited. The fact that Alex as a probation officer and Lucy as a counselor each fulfilled their own role was considered effective in their collaboration. To strengthen the approach and assistance of Lucy, Alex told Roy: *"You have to do this, and in order to realize it, I involved the counselor."* Alex also monitored the assistance of Lucy. In that way, the supervision functioned as an extra motivation to participate in the financial assistance. As a result, the supervision gradually moved toward the background. Another effective factor was that Lucy still assisted Roy voluntarily after supervision. In this case, a third effective factor was that the Finance Expertise Team acted quickly. This flexibility is important because if clients are finally willing to talk about their debts, they may give up if the process takes months because of waiting times for help from other organizations. Another effective factor in the assistance of counselors such as Lucy via the Finance Expertise Team is that they know the forensic client target group. Clients have a permanent contact person who knows the legal framework and who is in direct contact with probation officers. Counselors do not give up if, for example, clients do not hand over papers. Instead, they understand that there is a reason why people do not do that. They think along in small steps and in doing so, they make the situation more insightful for clients. Although the organization involved in Roy's case focuses on clients with intellectual disabilities, clients without intellectual disabilities often need the same approach. Other working elements were the working alliance between Alex, Lucy and Roy and Roy's motivation. An important lesson learned in this case was the importance of not going through this process with the client as a probation officer without additional support. Instead, probation officers should collaborate with specialized organizations.

PART 2: ANALYSES

Background of debt

Case 2

The second case was a woman named Stacey (28 years) with multiple traumatic experiences. She had never followed any vocational education and had no job, income or home. She had debts and because she felt ashamed of having nothing, she committed several thefts. Stacey was not open to sharing what was going on in her life at the start of the probation supervision. Therefore, it took time before her probation officer, Amy, discovered that Stacey had serious financial problems. She did not have any money, so she sometimes was not able to buy food for days. Therefore, Amy decided to register Stacey for a collaborative pilot project in which volunteers create an overview of the debt, the municipality is responsible for payment arrangements and probation officers supervise clients regarding resocialization.

Case 3

The third case concerned a man named Noah (51 years) living in a camp. His family expected him to care for them. Noah had a large debt, including informal debts, hindering his thoughts about the future.

Case 4

The fourth case was a man named Sean (35 years), who had been homeless for several years. Sean had been financially frugal, but he had little financial means and did not pay his fixed charges because of his former homelessness. When he got a house, Sean directly developed rent arrears. In addition, he was admitted to a psychiatric clinic because of his psychoses. During supervision, Sean was registered with the municipal debt counseling service.

Case 5

The fifth case concerned a man named Redouan (42 years) who experienced much stress and frustration relating to mental health problems. These problems also caused tensions in his intimate relationship, leading to domestic violence. The mutual relationship tensions were indirectly related to financial problems. Redouan had made payment arrangements when he had a job, but because he lost his job, he had no income and could no longer pay off his debts.

Current supervision regarding debt

In all five cases, the probation officers involved other professionals, such as financial specialists, soon after starting the probation supervision:

He could not meet payment arrangements, so I asked our financial assistants – because we have that luxury – to monitor him. I said to the client: “My colleague can help you, and it does not have to be intensive assistance, but my colleague can look at what is going well and what is not and if you are doing well or need help.” The financial assistant made other extra payment arrangements. (...) The financial assistant monitored, after which I picked up the signal that he was in debt and had payment arrangements. (...) I was alert to it because the financial assistant sent me an overview once in a while. After all, I have lots of clients with debts. (Redouan’s probation officer)

Clients often did not want additional help next to probation supervision at the beginning of their trajectories, but probation officers explained to them that other professionals could, for example, help with practical problems, which would reduce stress:

I told my financial counselor everything and said: “This is going on.” He did help me fantastically. I had already called debt collectors, but I did not get it done, and together with my financial counselor – he persisted – we really got things done which I did not get done on my own. (Probation client Redouan)

Barriers during supervision regarding debt

Procedures of other organizations are mentioned as an important barrier to effective probation supervision of clients with debt:

I had a case with a debt collector. I had a payment arrangement with them earlier, but that was not successful, after which it stopped. When I got another letter from them, I failed in making a new payment arrangement. (Probation client Redouan)

As an example of supervision barriers in the first and fifth cases, the probation officers indicated that the communication of other organizations is often not adapted to the target group. Moreover, rules and bureaucracy often control organizations, leading to a lack of flexibility and procedures take a long time. This issue also exists in debt counseling. Probation officers often put much effort into getting clients motivated for assistance. However, because organizational processes often take a lot of time, probation officers signal the risk that clients quit entirely:

The appointment that the client and I had with the municipal debt counseling service lasted for one and a half hours. It was almost a lecture. The way they communicated made it difficult to follow, even for me. That could be more compact and easier in terms of language. Pause after each part, summarize, and check whether the client did indeed understand it. Some clients tend to say yes even when they do not understand it. Put agreements on paper. Pay more attention to intellectual disabilities. Of course, I understand that they have to follow the rules and that they have to investigate things, and I do not know whether it is possible to speed that up, but I expected more flexibility than what I experienced. It causes stagnation, and you can lose the client. It takes too much time, and clients do not want assistance anyway. (Roy’s probation officer)

Probation officers mention that another barrier is the often lacking aftercare. As a result, it is challenging to secure the probation officers’ results with clients. Especially clients with intellectual disabilities do not always learn from the assistance and lack self-reliance, so they need assistance after probation supervision to not relapse. However, probation officers have limited possibilities to support self-reliance in the long term, particularly after supervision. In addition, they have limited tools to support clients with problems that require specialized knowledge and are usually not facilitated in offering specific help or in contacting specialists, after which probation officers and clients have to find their own way, as was mentioned by the probation officer in the first and fourth case. The probation officer in the first case illustrates this using the example of supporting clients regarding the specialized domain of tax returns:

I am a counselor, and I am familiar with debt counseling, but it is helpful to get some support from the municipality in a highly complex case. Sometimes I feel that I am reinventing the wheel, and that is too bad; therefore, yes, in a complex case, I appreciate some assistance. (Roy’s probation officer)

Another barrier is that probation officers depend on several factors in their results with clients in debt. In the first and fourth cases, it takes a long time to get insight into all the client’s debts and thus address the client’s financial situation. In two cases, probation officers indicated that they partly depended on the legally imposed (financial) interventions. In addition, they partly depended on the clients’ behavior and motivation regarding the supervision. For instance, it is inherent to the target group that probation officers often lose sight of clients for a period. These factors hinder effective supervision:

If he had not voluntarily accepted treatment, I would not have been able to assist him, and I wonder how he would have been now. So that is an important point: our assistance is partly dependent on the probation supervision; if the supervision

stops, in principle, it stops for us. We aim to tailor our interventions accordingly, but especially if someone has been homeless for a long time, an unstable factor to making progress, most of the time, you are stabilizing the client's financial situation without solving problems until there is a basis and you can make progress with someone. (Sean's financial counselor)

In the fourth and fifth cases, mental health problems are mentioned as a factor hindering effective supervision. More barriers mentioned in the first case are societal factors, such as the housing shortage, making it challenging to assist clients with debt adequately.

Working elements in supervision regarding debt

In four cases, probation officers mentioned close collaboration with other professionals as an effective factor in supervising probation clients with financial problems. They emphasize the necessity of rapid and close collaboration around clients, in which each professional is involved based on their own expertise, experience and knowledge. Another important effective factor is that the involved professionals have close contact about how clients are doing so that clients can be helped quickly, even with practical problems and remain in the picture. Clients also underline the importance of this frequent contact:

Being in touch frequently, having a conversation, for example, once a month, worked. In that case, they can see when things go wrong. (Probation client Sean)

This quick and close collaboration often caused a turnaround and enabled progress toward possibilities for clients in the (near) future. Clients themselves also emphasized that the quick, practical assistance by professionals helped them most:

I did not have an overview, and then I could not arrange things, but the financial specialist helped me with all kinds of things: the debt, a house. That is why things are going quite well at the moment. (Probation client Roy)

In the first case, the probation officer mentioned cooperating with a specialist in outpatient assistance for people with mental disabilities. This specialist provided practical assistance, letting the probation officer supervise other life domains. This probation officer also mentioned the effectiveness of them strengthening each other's approach:

The counselor can tell him that he must come, but that does not work because their assistance is voluntary. In that way, they could use my position to push him in the right direction. I monitor how it is going. Of course, I talk to him frequently; the supervision functions as an extra motivation to participate in the financial assistance

more and more in the background, as a supervision ‘light.’ I said to him: “I am going to do less because of how things are going now, you are doing well, and in that way, you do not feel the presence of probation and feel the need to continue with the outpatient assistance.” When the supervision ends, they can continue their assistance voluntarily. (Roy’s probation officer)

This professional argues that probation officers do not have to solve complex financial situations of clients with clients themselves but have to collaborate with organizations specialized in such situations, monitor and mediate toward creditors and provide assistance once the probation supervision ends. This focus offers clients a feeling of control, which reduces stress. In the third case, the probation officer collaborated closely with a financial specialist within the probation organization. He argued that the professional’s knowledge, expertise, interest and involvement of this professional made the supervision successful. In turn, the financial specialist collaborated well with the contact person of the municipality. In the fourth case, the probation officer mentions alignment and cooperation with other assistants, such as financial specialists and therapists. The professionals involved frequently had peer consultations, and they constantly informed each other, expressing their concerns if present. The probation officer in the third case remarked that these successes partly depended on the specific people involved because, in practice, the probation organizations often did not learn from such successes.

Another effective factor mentioned by professionals is the client’s behavior and motivation. Professionals emphasize that it is essential that clients feel the urgency, remain in touch and stick to agreements. For example, in the first case, the probation officer said that (lasting) motivation and learning skills an essential next step is for successful financial assistance. In addition, the probation officer in the third case mentioned that the client was willing and motivated when he saw the solution to his financial situation. The probation officer in the fifth case observed that the client stuck to his appointments and was available, which made it easy to coordinate his supervision. The probation officer in the second case emphasized the importance of trust and bonding between the probation officer and client as a general effective factor in supervision, especially relating to topics often experienced as a taboo, such as finances and debt. The client confirmed this statement.

Figure 7.1 summarizes the factors mentioned by the probation officers and clients as the most important barriers to and working elements in the supervision of offenders with debts.

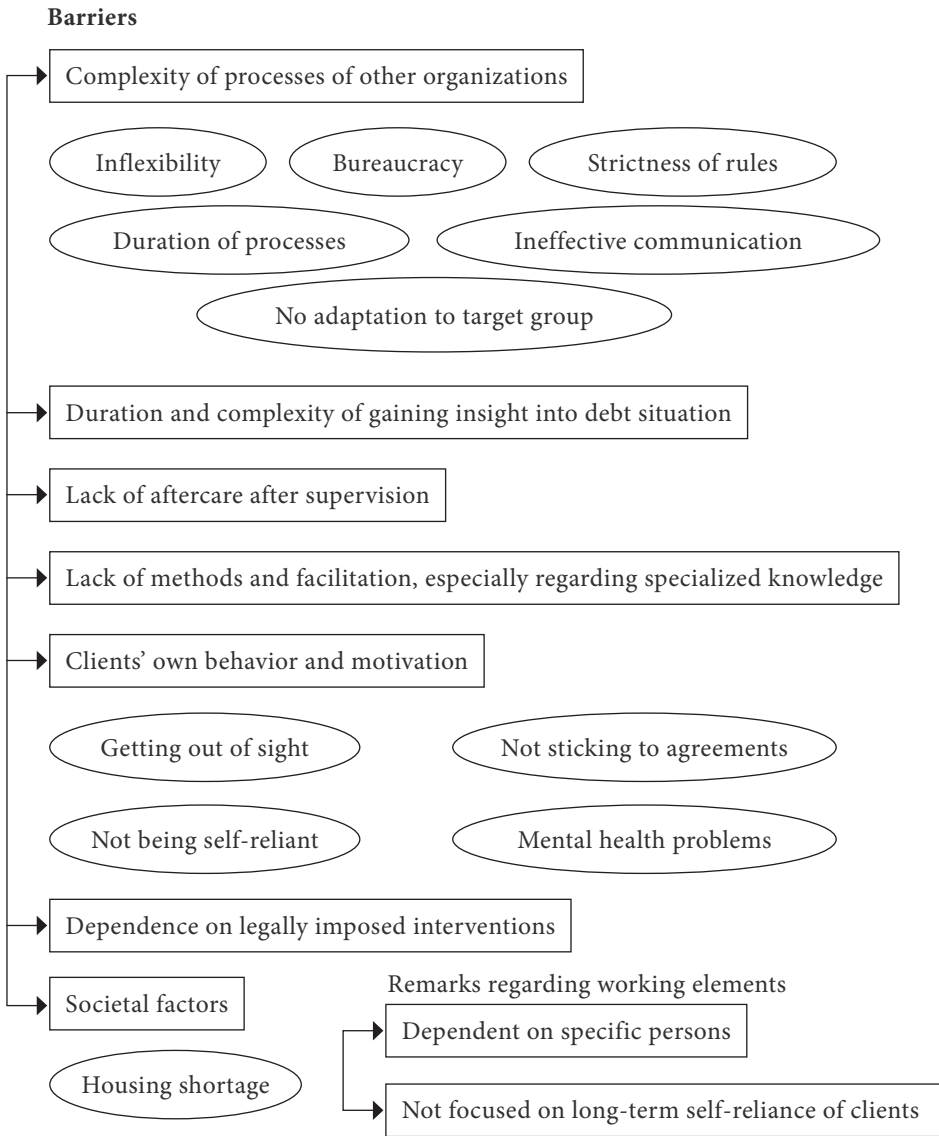
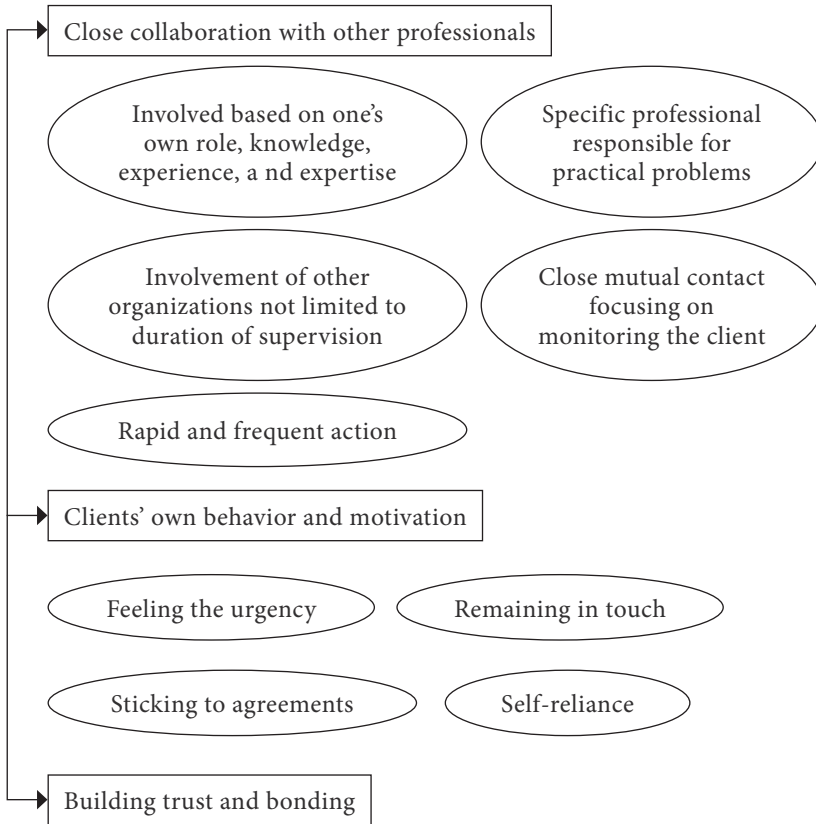


Figure 7.1. The most important barriers to and working elements in offender supervision on debt.

Working elements



Conclusion and discussion

Although insight into what works in offender supervision in general has grown substantially, little is known about working elements in the daily supervision of offenders with debts in particular. Therefore, this study aimed to get more insight into components of successful supervision of offenders with debts based on a multiple case study of best practices, combining the perspectives of professionals and clients. An important advantage of case studies is that they gain an in-depth understanding and provide data at a level of detail that other methods do not easily provide. In this field of research, few case studies have been done. As far as we are aware, no other in-depth study has been conducted regarding working elements in the supervision of probation clients with debts.

This study shows that many supervision barriers experienced by professionals and clients in debt are also barriers in the assistance of probation clients in general. However, they are more pronounced in the assistance of clients with debts because financial problems are highly interwoven with problems in other life domains, may hinder resocialization and can increase the risk of recidivism (van Beek et al., 2020a, 2020b).

Barriers

Processes and communication of organizations

The results show that effective supervision regarding debt is especially hindered by working processes, inflexibility and bureaucracy of organizations with which probation organizations must collaborate in the approach of debts, such as municipalities, tax authorities and the Dutch Central Judicial Collection Agency (CJIB). In addition, different financing systems or a limited exchange of information between organizations may hinder effective collaboration. Ineffective mutual communication between organizations can also be a barrier to debt assistance. Furthermore, the study shows that ineffective communication from other organizations toward clients, often caused by limited knowledge of the target group, is experienced as an important barrier to debt assistance by both professionals and clients. Clients indicate that they often do not understand the communication of organizations where they have debt. In addition, creditors often focus in their communication on people who are not willing to pay, while most of the clients are not able to pay. Communication also is not always adapted to the specific target group in debt counseling. Clients often are not willing to accept debt counseling because they are afraid to lose their autonomy and privacy. Therefore, probation officers tend to put a lot of effort into motivating clients for financial assistance and debt counseling. It is thus a considerable barrier when clients who are finally willing to accept help experience long waiting times, miscommunication and misunderstanding. Debt counselors often also speak “another language” that is not adjusted to the level of clients, especially when clients have intellectual disabilities.

Lack of aftercare

Another finding is that aftercare after probation supervision is limited for clients in debt and that professionals often do not know how and to whom they can refer clients for assistance after supervision. Moreover, these possibilities for aftercare differ in each municipality. Consequently, it is difficult to secure the achieved results in supervision in the long term.

The cases show that effective debt supervision is not only hampered by barriers in probation supervision but even more by barriers in the entire criminal justice system. For example, sometimes probation officers can already refer clients to other organizations in an early phase of the supervision. However, when they refer clients, effective supervision can still be hindered when probation officers do not monitor if other organizations follow up on their actions. It is thus essential that collaboration and aftercare are efficiently organized and that professionals know how and to whom clients can be referred within a municipality. Prior research also suggests that clients are most optimistic about their probation supervision when probation officers are well-informed about the status and progress of any other assistance and that a continuous approach and contact and effective information exchange are important (Bosker et al., 2020; Dominey, 2019; Hadfield et al., 2021). Moreover, other organizations must know what is needed within the criminal justice system. They must know the target group, communicate in the same way as probation officers and combine a focus on recovery and safety to work on the same goals as probation officers (Sleath & Brown, 2019). In addition, it has been shown that aftercare is most effective when there is a good collaboration between the prison system, probation services and municipalities to ensure a continuous approach. Finally, aftercare should pay sufficient attention to practical assistance, such as housing, education and work and integrate health care tailored to the client, such as medical, psychiatric and addiction care (Bosker et al., 2020).

Lack of methods, knowledge and facilitation

Probation officers lack methods and facilities to supervise clients with debt, especially regarding problems requiring specialized knowledge. In these cases, probation officers often consider it necessary to refer clients with complex debt problems to specialized debt counseling organizations and think they cannot help these clients. However, although probation officers are not specialists in personal finances, the current study shows the importance of knowing about debt and finances, the possibilities to refer clients to other organizations, what they can do themselves to assist clients with debt and how they can collaborate closely with specialists regarding the assistance they cannot offer themselves.

Supervision dependent on several factors

This study also shows that probation officers can achieve results with clients in debt depending on several factors. First, the work of probation officers depends on the interventions imposed by the judge. In addition, limited and extrinsic motivation of clients may be a barrier to effective supervision. To effectively supervise clients, probation officers may thus have to focus on intrinsic motivation, such as motivational interviewing (Bosker et al., 2020). However, multiple studies have shown that professionals often focus on motivation and psychosocial assistance, but clients often (also) need practical assistance first (van Beek et al., 2021; see also Al Shamma et al., 2015; Bosker et al., 2020; van der Laan et al., 2013). Working on practical problems can reduce stress for clients. Professionals often think clients should first be motivated and stimulated to establish behavioral change before making progress in different life domains. Therefore, they often have the feeling that psychosocial and practical assistance should be offered sequentially. However, the present study shows that clients simultaneously need psychosocial and practical assistance to experience effective supervision because both types of assistance can reinforce each other. Offering practical assistance from the start of the supervision is essential because it can reduce stress and create more room for working on other problems. This observation aligns with the finding that motivational interviewing can increase insight and awareness among clients, although it remains unproven that this causes behavioral change by decreasing recidivism and improving different life domains (Bosker et al., 2020). Bosker et al. (2020) also show that practical assistance, in turn, can increase clients' commitment and motivation for supervision.

Working elements

Collaboration

The present study shows that professionals and clients especially experience close collaboration with other professionals, such as debt counselors, as an important working element. The observed importance of collaboration is in line with studies showing that good collaboration between organizations positively influences the reintegration process of clients and strengthens the continuity of care (de Vogel et al., 2019). Based on a literature review, Bosker et al. (2020) defined the following effective elements of collaboration in probation supervision, in line with the current case study: proximity, such as by working from the same building, a shared vision on practices with and around the client between professionals from different organizations, exchanging information and a clear division of tasks between professionals from different organizations, mutual respect and equal collaboration, involving more expertise and faster access to necessary services of care, continuity of the program in and after incarceration and organizational preconditions facilitating collaboration, such as time and size of caseload, policy, work processes and administration. Bosker et al. (2020) distinguish two components that influence the effectiveness, quality and efficiency of collaboration: mutual communication, i.e., the

frequency, timeliness, accuracy of communication and the extent to which problems are solved and mutual relationships, i.e., shared goals and knowledge and mutual respect. To effectively collaborate, it is thus necessary that organizations are familiar with each other's methods and procedures and that the role each organization has in the collaboration is outlined from the start so that they collaborate instead of operating as separate organizations that are involved with a shared client. This need is emphasized by the idea that professional assistance in crime desistance needs a great extent of continuity, consistency, commitment and consolidation in the collaboration between professionals (Menger et al., 2020).

Characteristics of professionals and need for methods

The findings also demonstrate that working elements in supervision often depend on the personal characteristics of the professionals involved and the extent to which trust and bonding are built. Furthermore, probation officers lack support in supervising clients with debts and express a need for methods. The present study thus shows that, next to the role of probation officers themselves and the extent to which they collaborate with other professionals, probation organizations should ensure basic conditions for collaboration between probation officers and other professionals and facilitate this collaboration. In addition, training probation officers in recognizing and understanding the prevalence and scope of debt among clients, the background of this debt, its impact on clients and the barriers that clients experience as a result of their debt as well as working elements in the supervision of clients with debt is essential. This may help professionals better understand the problem, be able to signal and monitor financial problems among clients and develop skills to assist clients on debt problems. Furthermore, according to this study, training professionals in methods to stimulate the motivation of clients is important to supervise clients with debts adequately. These results align with the conclusions of Bosker et al. (2020), underlining the need for organizational facilitation and a guarantee of basic conditions for adequate supervision. These findings also correspond with the observation by Durnescu (2012) that besides taking staff characteristics into account more attention has been paid throughout the last decades to staff skills and programs. Moreover, the results emphasize that an effective working alliance is important to supervise clients on debt adequately (Horvath, 2011; Kennealy et al., 2012).

Characteristics of the client

An important finding is that the working elements primarily concern factors during the supervision but do not focus on the long-term self-reliance of clients. In addition, the study shows that the clients' behavior and motivation are crucial in the success of debt supervision because it can either be an important barrier or a crucial effective factor. This finding is in line with the responsivity principle of the RNR model of Bonta and Andrews (2017), stating that interventions must be adjusted to the strengths, motivation,

capabilities and limitations of an individual client. Moreover, the working alliance between professionals and clients can be a powerful instrument to change behavior and reduce recidivism as it makes clients feel more positive about themselves, which can promote bonding, compliance, legitimacy, motivation and empowerment (Lewis, 2014). At the same time, for probation officers, it is important that the characteristics and motivation of clients should not influence the extent to which the debt supervision is successful and that they know what interventions and methods are effective to supervise clients with debts.

Implications for practice

1. Need for interventions

- Probation officers should know what interventions are effective to supervise clients with debts and need more evidence-based methods to supervise clients with debts.
- Probation organizations should ensure basic conditions for collaboration between probation officers and other professionals and facilitate this collaboration.
- Professionals working with offenders should be trained in methods to stimulate the motivation of clients.

2. Characteristics of professionals

- Attention should be paid in supervision of offenders with debt to the personal characteristics of the professionals involved and the extent to which trust and bonding.

3. Characteristics of clients

- Probation officers should pay attention to the role of clients' behavior and motivation in the success of debt supervision. The working alliance between professionals and clients can be a powerful instrument to change behavior and reduce recidivism as it makes clients feel more positive about themselves, which can promote bonding, compliance, legitimacy, motivation and empowerment.

4. Collaboration

- Probation officers should collaborate closely with other professionals, such as debt counselors, in the supervision of clients with debt.
- Professionals and organizations working with offenders should be familiar with each other's methods and procedures.
- The role each organization has in the collaboration should be outlined from the start of the supervision and monitored and followed up during the supervision.



Chapter 8

General conclusion and discussion

Introduction

Although theory and practice indicated that debt and crime are strongly related, insights into the mutual relationship between debt and crime and adequate interventions and methods to support clients with debt were lacking. This thesis is one of the few studies focusing on the relationship between debt and crime at the individual level. Below, the most important results will be discussed in relation to the current state of the field, helping answer the subquestions and central research question of this thesis. In addition, this chapter describes the strengths and limitations of this thesis, its implications for practice and policy, and suggestions for future research. This thesis provides insights that may help professionals adequately support clients with debts and select the most suitable and effective interventions and methods in their daily supervision of offenders with debts to prevent recidivism.

Main findings

What is the theoretical and empirical evidence for the relationship between debt and crime?

In exploring the relationship between debt and crime, criminological research has mainly focused on the environmental characteristics of individuals from a macroeconomic perspective. However, compared to macroeconomic factors, individuals' financial situations may provide better insight into the relationship between debt and crime. Previously, little was known about the causality of the relationship between debt and crime and the factors that influence it. A systematic and scoping literature review was conducted to obtain more insight into this relationship. The results of the systematic review showed a strong association between debt and crime, in which debt is a risk factor for crime, especially for recidivism and regardless of the type of crime, and crime is a risk factor for debt. The scoping review emphasized the prevalence of debt among offenders, regardless of age, and identified the factors that influence the relationship between debt and crime: problems relating to childhood and living situation, education and work or daytime activities, and mental and physical health. The literature thus shows that debt and crime reinforce each other, and this interrelatedness may increase the risk of future crime and cumulative problems for the individual. Debt is thus not only a risk factor for crime, but crime may, in turn, cause a pathway toward increasing financial problems.

What are the prevalence, severity, and scope of debt among probation clients?

Although the studies in the literature review suggested a relationship between debt and crime, the understanding of their reciprocal relationship and possible mediating risk factors is limited. Moreover, in-depth knowledge about the prevalence and scope of debt

among offenders has been lacking. Therefore, 250 client files, including risk assessment data from the Dutch probation service, were analyzed regarding debt prevalence and possibly related risk factors. The results showed that debt is highly complex and prevalent: 198 of the 250 clients had debts during supervision. Only four clients never had financial problems. However, even in their cases, finances played a role, for example, because they were not financially independent. This debt is often caused by multiple complex and interfering problems in different life domains.

What are the underlying factors in the relationship between debt and crime among probation clients?

The literature review and the client file search provided evidence for a relationship between debt and crime. However, more insight into the interplay between possible underlying risk factors was to be gained. Therefore, a mixed methods approach was applied by creating a quantitative Gaussian Graphical Model (GGM) and qualitatively analyzing the same 250 client files, including risk assessment data from the Dutch probation service. The results showed that debt is strongly related to criminal behavior and problems in many life domains for most probation clients, such as problems during childhood, limited or incomplete education, no job and related lack of income, and mental and physical health problems. Debt seems to be a direct risk factor for crime, but debt and crime are also highly interrelated as part of a complex interplay of these risk factors that increase the risk of debt and crime.

What is the influence of debt on the risk of recidivism among probation clients?

In addition to the literature review and the client file search, a quantitative study was conducted to examine the unique predictive validity of debt for recidivism and the specifically predictive elements. This study was based on the same Dutch sample of 250 files of probationers and recidivism data, with the help of an explorative research tool, the Finances, Debt, and Offending Scale (FDOS). Cox survival regression and ROC analyses were conducted on the total FDOS and its individual items as independent variables and diverse recidivism factors as dependent variables. The average follow-up time until recidivism was 5.41 years. The results showed that financial problems moderately predict recidivism when adjusted for confounding effects. The FDOS significantly predicted recidivism on all three levels of severity. The type of crime, significantly predicted recidivism in property and drug-related crime. Earlier debts and probation officers' indications of whether finances would be criminogenic were especially predictive.

What barriers do probation officers and clients experience due to debt among probation clients?

Although debt and crime are highly interrelated, little research has existed on the supervision of offenders with debt problems. Therefore, as a first step, a qualitative study

was conducted to provide insight into the barriers probation officers and their clients with debts experience during supervision. Interviews were conducted with 33 Dutch probation officers and 16 clients. The results showed that debt often negatively influences clients' lives and hinders their resocialization, and the stress caused by debt may increase crime risk. Commonly occurring debts are (high) criminal fines, debts owed to the Dutch Central Judicial Collection Agency (CJIB) and health insurers, debts relating to fixed charges and subscriptions, loans, and informal debts. Addiction, poor mental health, behavioral problems, and childhood factors such as instability in childhood are important reasons for later (financial) problems. An inability and a lack of skills that influence their clients' whole lives, the complex societal system, cultural aspects, and specific life events may also cause debt. Effective supervision of probation clients with debt problems appears to be strongly hampered by the organizations' approach and a lack of practical and essential support. Both probation officers and clients often experience hopelessness. Clients often do not feel assisted regarding debt and believe that assistance does not help them. Probation officers often do not see solutions either. Probation officers lack effective methods to support clients with debt problems and often focus on psychosocial assistance, whereas clients often (also) want practical assistance first.

What are the working elements for probation officers to assist clients with debt adequately?

Little is known about what works in the supervision of offenders with debt. Therefore, a multiple case study was conducted to gain insight into the working elements in debt supervision of offenders. The study included five best practice cases based on interviews with the involved professionals and clients as well as client file information. One case was described in detail to illustrate what probation officers and clients encounter when working on debt. Organizational processes and lack of aftercare are considered to hinder effective supervision. Close collaboration with other professionals such as debt counselors is important in supervising of clients with debts. The client's behavior and motivation regarding supervision are crucial in the success of debt supervision and can be both a barrier and an effective factor. The working elements in supervision often depend on the personal characteristics of the professionals involved and on the extent to which elements of a working alliance, particularly trust and bonding, are built up. Support and facilitation by the probation organizations regarding primary conditions and collaboration, training of professionals in methods of stimulating motivation of clients, and an effective working alliance are essential to supervise clients with debt adequately. To help clients with debt problems, probation officers should obtain more knowledge about effective interventions and collaborate more closely with debt specialists once probation supervision starts.

Conclusion central question

The central research question of this thesis was:

*What is the financial situation among probation clients,
and what is needed to assist them?*

In criminological research, the relationship between debt and crime mainly focuses on the causality between debt and crime and thus on the influence of debt on crime and vice versa. This thesis focuses on the relationship between debt and crime at the individual level. The different studies in this thesis show that debt is highly prevalent among probation clients and that debt can hinder and complicate the resocialization of offenders, which increases the risk of recidivism. In addition, the findings underline the complexity of the debt system and show that the negative consequences of debt can be extra complex for offenders trying to desist from crime, as it hinders their resocialization.

This thesis shows that many risk factors for crime are rooted in (early) childhood. For example, many clients experienced a lack of stability and affection in their childhood, resulting in behavioral and mental health problems and substance abuse in adolescence and adulthood. These problems often negatively influenced their ability to finish their education or get a job, decreasing the chance of a sufficient, legal income.

A second important finding of this thesis is that debt increases not only the immediate crime risk but also the risk of domestic violence and other forms of aggression, sometimes as a consequence of substance abuse. Crime and its consequences may, in turn, cause a pattern of increasing financial problems and can thus play a crucial role in accumulating (financial) problems. In addition, this thesis shows that debt and crime are directly and indirectly related. Several factors underly the relationship between debt and crime and are highly interwoven, such as problems regarding childhood and living situation, education and work/daytime activities, and mental and physical health.

Third, this thesis shows that professionals, notwithstanding the scope and influence of financial problems among offenders, do not, or to a limited extent, report about clients' financial situation and that financial assistance is limited. Moreover, because problems in different life domains underly the relationship between debt and crime and are highly interrelated, interdisciplinary collaboration is required to approach debt among offenders adequately.

Reflections

Punishing: Another perspective on perpetration and victimhood

In general, debt causes much stress. This thesis shows that the problems caused by debt are extra complex for offenders because they hinder resocialization and behavioral change. Many offenders do not see another way out and return to crime because they feel increasing pressure from creditors to pay off their debts and consider crime the only possibility to gain money quickly. Specifically, in many cases, criminal fines are imposed on offenders. This thesis shows that a substantial part of the offenders wants to pay these fines but does not have enough money to pay them. Therefore, they do not see another option than committing crimes again; otherwise, they would be in debt for life. Returning to crime is thus often not caused by unwillingness but by powerlessness. Notwithstanding this backward effect, criminal fines are often imposed as a punishment. More generally, there is a tendency in society to ask for more focus on safety and stricter punishments when incidents occur within the forensic domain. This tendency, however, can have a reversed effect on societal safety because, as many studies showed (e.g., Wartna et al., 2005, 2013), punishment alone is not effective and sometimes even ineffective.

Regarding offenders with debt problems, this thesis shows that criminal fines and other punishment focus on (financial) skills most of the offenders have never learned and developed, such as financial management. Therefore, punishment of offenders should always be combined with treatment, risk management, and focus on resocialization and behavioral change (for example, see Langan & Levin, 2002; Nieuwebeerta et al., 2009; Wartna et al., 2013). A different perspective on punishment, perpetration, and victimhood thus seems to be necessary. Offenders are often seen as perpetrators, while this thesis shows that, apart from having committed crimes, they often have suffered from difficult circumstances, for example, already in early childhood. As a result, they take something from others they have previously missed themselves. For example, this thesis shows that many clients have been abused or neglected and missed affection in childhood. Due to this instability and discontinuity, they have often developed behavioral problems or become addicted, never finished education, and have a lower chance of obtaining a legitimate job with a sufficient income. Of course, these disadvantages do not justify their actions toward victims and dissatisfaction with society. Moreover, debt remission can feel incompatible with a sense of justice. However, increasing pressure is not a solution if offenders do not have the money because it may have the opposite effect. It reverts clients to criminal behavior and does not teach them other skills and solutions to their problems. The insight that a lack of capabilities and skills often causes financially motivated criminal acts offers professionals tools to focus on the factors that play a role in criminal behavior, gain insight into that behavior, support clients to develop their strengths and acquire tools to behave socially, and, in that way, give them a second

chance. Therefore, more attention should be paid to the risk of recidivism as a result of debts and to skills relating to budgeting and financial management to reduce this risk. In addition, possibilities that do justice to the victims and society as well as reduce stress and create space for offenders to work on their problems and stabilize their life are crucial, for example, forms of (temporal) remission.

Increasing the access to assistance

Another important notion to the fact that debt is extra complex for offenders is that access to assistance is more complicated and thus limited to them. In many cases, offenders do not meet the official and unofficial conditions of debt counseling, have informal debts that are not included in debt counseling, or have debts with the Dutch Central Judicial Collection Agency (CJIB). This agency collects fines on behalf of the Dutch government, which in most cases is not included in debt counseling. In addition, they often recidivate into crime, are often addicted, or have physical or mental health problems that make them unable to keep to agreements with organizations involved when offenders are in debt. Furthermore, many offenders do not oversee the trajectory that is necessary to solve debts, the actions they have to take to resolve debts are often too difficult for them, and the terminology and the way of communicating of organizations often do not match their level, in many cases as a consequence of mental disabilities that are overrepresented among offenders. Consequently, offenders often feel hopeless, feel as if they are stuck in the debt system, and miss flexibility and customization. This feeling of hopelessness increases the risk of recidivism. Debt thus causes stress, but the debt system can make offenders and professionals feel hopeless. Therefore, changes in the access to debt assistance at a societal level are necessary. If the societal system stays the same, the professionals' possibilities and the effects of their actions will be limited, even when they collaborate.

Finances as key in the approach to interrelated problems

This thesis shows that financial assistance for offenders with debt is limited and that financial problems among offenders often are highly interwoven with other problems. Reflecting on the three general theories on criminal behavior that can provide specific insights into the relationship between debt and crime – the strain theory (Agnew, 1985, 2006a; Merton, 1938), the developmental taxonomic theory (Moffitt, 1993), and self-control theories (Gottfredson & Hirschi, 1990; Jessor, 1991) (see Chapter 1) – it can thus be concluded that not one single theory is appropriate to disentangle the mechanisms underlying the relationship between debt and crime. It is much more about the idea of risk formulation posed by Logan (2014), stating that an integrated risk assessment is necessary. This means understanding the underlying mechanisms of offending behavior by building a theory focusing on why a specific individual commits offenses and what is necessary to prevent this. Because probation officers have limited time to supervise

clients, they are mainly case managers who have to monitor all life domains. They are not specialists in debt counseling. Probation officers do not need or even can supervise clients with debt independently. This thesis shows that debt is not only a risk factor for recidivism but also for domestic violence, addiction, and aggression. It is thus not a separate risk factor and often causes other problems. Probation officers may, for example, help clients find housing, but if they have problematic debts, they will lose their housing again within a short time. Because the main task of the probation service is reducing crime risk and stimulating resocialization, probation thus has an essential role in debt supervision. Therefore, finances should be approached interdisciplinary and considered as a critical factor in the approach to interrelated problems. This requires that the different professionals that assist clients with multiple problems collaborate closely.

Strengths and limitations

This present thesis has both strengths and limitations that are outlined below.

Strengths

First, this thesis contains six studies with different methodologies that complement each other and provide a coherent perspective on the relationship between debt and crime: a literature review (Chapter 2), a retrospective file study (Chapter 3), a study using a mixed methods approach (Chapter 4), and quantitative (Chapter 5) and qualitative studies (Chapters 6 and 7). This combination of methods provides a broad perspective on the relationship between debt and crime. More specifically, combining qualitative and quantitative data provides the best of both worlds, combining rigor, interpretation, and depth. In addition, the data are consolidated by the corresponding results yielded by the quantitative and qualitative analyses performed independently.

Second, in line with the methodological variety, different data types are used, providing a broad perspective on the relationship between debt and crime: literature, client files, risk assessment data, data on recidivism, interviews, and in-depth cases. Moreover, in the client file study (Chapters 3, 4, and 5), data were collected from a validated instrument, i.e., information from a structured and standardized instrument, and a more detailed source of in-depth, practice-based information, i.e., the professional judgment of highly trained probation officers. In addition, the information in the client files was based on formal sources, such as documents, advisory reports, and other professionals as formal referees, and informal sources, such as family members as informal referees. Probation officers usually verify the information about clients by consulting different sources.

Third, results are based on existing risk assessment data from actual clients coded by probation officers based on their professional judgment in daily practice and not on controlled research among a specific participant group. This corresponds to the need for more field studies, as expressed by several scholars (e.g., de Beuf et al., 2021; Edens & Boccaccini, 2017). In addition, the overview provided by the qualitative studies (Chapters 6 and 7) comprises the perspectives of both professionals and clients and thus provides an extensive and in-depth understanding of the relationship between debt and crime.

Fourth, the client file studies (Chapters 3, 4, and 5) are based on a unique database of a relatively large client sample of all three Dutch probation organizations representative of the whole Dutch probation client population, concerning probation organization, region, and gender. Interviews were conducted with a number of professionals and clients as representative as possible.

Fifth, the inclusion of the client perspective in the study is a unique aspect of this thesis. Previous studies of offenders in The Netherlands and elsewhere predominantly focus on a collective or professional perspective.

Sixth, the study design and the results have been tested in practice. This was done in meetings with the project's steering committee, in which methodologies and results were discussed.

Limitations

There are also several limitations to this study and the characteristics of the data. First of all, the results of the client file studies (Chapters 3, 4, and 5) are based on data from client files and instruments for risk assessment as coded by probation officers. This information may be incomplete, subjective, or not entirely reliable because it only contains information that probation officers noted as relevant. For example, probation officers may not correctly assess whether financial factors motivated an offense or the extent to which clients experienced finance-related stress. In addition, a significant part of the information in the client files is based on what clients and other referees, such as family members and other professionals, told probation officers and might therefore be biased. Furthermore, probation officers may have received more relevant information and implemented more interventions than officially registered in the client files. Still, the information in the client files is based on multiple formal and informal sources, and probation officers verify the information by consulting other sources whenever possible. This information verification is part of probation officers' work and an official working method within probation organizations. In addition, probation officers in the Netherlands usually receive multiple training courses in assessing risks and are highly educated at universities of applied sciences. Therefore, although the data sources may not be complete

and objective, this thesis still offers unique in-depth quantitative and qualitative insights into the factors that play a role in the interaction between debt and crime.

Second, the empirical studies are based on a group of professionals and clients from only one country, the Netherlands. This specificity may limit the generalizability of the results to forensic and non-forensic groups in other countries because criminal justice and debt systems and other contextual factors, such as inequality, differ per country. However, the purpose of the thesis was to investigate the background of financial problems and their predictive validity for recidivism in the target group. Moreover, international comparisons show that, although systems differ per country, risk factors and thus characteristics of offenders are comparatively universal (e.g., Mann et al., 2010). Therefore, risk factors and their interrelationships likely do not differ much across countries, and the findings still provide the first systematic insight into the interaction between different risk factors and how they mediate the relationship between debt and crime.

Implications for practice and policy

The results of the different studies in this thesis have several implications for prevention and intervention in the daily supervision of offenders with debt.

Consideration of financial assistance from a broader perspective than only focusing on financial knowledge, but also on financial problems as a risk factor for problems in other life domains and especially for crime

The fact that financial problems and delinquency are strongly related implies that in the assistance and training of delinquents, attention should also be paid to financial assistance, financial management, and budgeting. Attention to financial problems in resocialization programs will reduce the risk of future crime, for example, through (imposed) budgeting training. Moreover, in interventions and aftercare programs for delinquents, finances should not be considered a separate life domain but a possible risk factor for recidivism. Thus, these programs should not only focus on financial knowledge, insight, and management but also on finances as a potential risk factor for crime and recidivism. Hence, finances should be considered a risk factor besides other related underlying risk factors in other life domains, such as housing, education and work or other daytime activities, relationships, behavioral problems, mental and physical health problems, and substance abuse.

Systematic and structural gathering, registration, and monitoring of information about debt by professionals, including in risk assessment

Our findings underline the importance of professionals supervising offenders to gather information about clients' financial situation and pay attention to it as a potential risk

factor for recidivism and a barrier to resocialization. The findings also show that it is important for probation officers to understand the causes and scope of debt among clients and the creditors involved. In addition, insight into the financial management of the client's parents and what clients have learned about finances, financial management, and debt is essential to supervise clients with debts adequately. Systematic registration and monitoring can be an instrument for professionals to pay more attention to debt supervision and the relationship between debt and crime. This attention is especially important when, for example, the assistance has to be assigned to another professional. In this way, continuity of care can be guaranteed.

Supervision of debt problems in connection with other life domains

The thesis shows that debt problems among probation clients are highly prevalent, complex, and deeply rooted and that debt and crime are related by a complex interplay of underlying risk factors. This finding emphasizes that to reduce recidivism risk, it is important that probation officers do not supervise problems in these various life domains as if they were separated risk factors but as a complex interplay, for example, by collaborating with other experts. They should thus systematically and explicitly supervise prominent risk factors such as lack of education, work and income, and mental and physical health problems of clients. Financial problems should thus not be treated as a separate risk factor but always in combination with problems in other life domains because they are highly interwoven and strongly influence each other. Financial problems can underly other problems and the other way around. The question for professionals regarding the sequence of supervision is what problems should be solved first, for example, housing or finances. Moreover, the complexity of the interplay of different risk factors frequently causes professionals not to know how to intervene adequately and, consequently, do not act at all. As this thesis shows that problems in different life domains are strongly related to finances and underly the relationship between debt and crime, it is important that professionals supervise different problems simultaneously from the start, and thus also pay attention to finances and debt while trying to solve other problems. For example, professionals may supervise housing first before paying attention to finances. However, if someone has debts, there is a real risk that the client will become homeless. Integral assistance with all life domains in risk assessment, including debt, making financial problems a structural part of risk assessment instruments is thus crucial to reduce recidivism risk.

Facilitation of training and knowledge regarding debt among probation officers by probation organizations

This thesis shows that probation officers do not always feel capable of supervising clients regarding their finances. Thus probation officers should have the knowledge and skills to supervise clients with debt problems. For example, knowledge of the type, scope, and

background of debt and its influence on clients' lives is crucial, as well as the possibilities they have to supervise clients with debts. In addition, probation officers should be facilitated by their probation organizations to assist clients with debts, for example, through training and supervision. This training should focus on the scope of debt among offenders, its influence on clients' lives, skills that probation officers and other forensic social professionals need to discuss finances and debt with clients, and the possibilities they have to assist clients with their debts. In addition, personal finance should be a standard element within teams of probation officers when they discuss client cases. It could even be assigned to specific probation officers within the organization.

Systematic and interdisciplinary collaboration with other professionals regarding debt assistance as a vital component in the approach to debt

This thesis shows that probation clients often do not receive assistance relating to their finances. This lack of assistance may be explained by the fact that probation officers have limited time to assist clients, interact with clients to a limited extent and have many other tasks to focus on. The probation service thus has an important task in rethinking their financial assistance to clients. Because the core task of probation is preventing recidivism and stimulating resocialization, attention to debt problems is crucial. This attention to debt problems does not necessarily imply that probation officers should provide this assistance themselves: they have to monitor all present assistance, have a broader focus, and have limited time to supervise all life domains intensively. In addition, debt counseling is a specialism. However, as this thesis shows that finances play a significant role in recidivism risk, it is important that probation officers systematically collaborate with other professionals specializing in financial assistance, such as debt counselors and protective guardians. This collaboration should happen from the start of probation supervision to gain early insight into the financial situation of clients and start interventions early. However, probation officers do not always know what other assistance is available or experience an uncertainty about their and other professionals' roles. Consequently, they are not always able to fulfill their central role. To collaborate adequately, good exchange of information and customization are needed to strengthen the continuity of care and collaborate adequately. By consistently registering and monitoring debt among their clients, probation officers can gain more insight into the scope of their problems and create a basis for collaboration.

Suggestions for future research

Longitudinal research on ex-probation clients

This thesis focused on the relationship between debt and crime among probation clients and the assistance probation clients need regarding debt. To gain more insight into effective supervision of offenders with debts, A longitudinal study of debt problems and financial assistance among ex-probation clients would help gain insight into the effective

supervision of offenders with debts. Such a study would contribute to theory building regarding the relationship between debt and crime. It would also provide insight into what helped clients, what did not, or what else would have helped them. This insight may lead to more knowledge, better assistance, development of interventions, and better collaboration.

Research on other forensic and non-forensic samples

This thesis aimed to investigate the relationship between debt and crime, its determinants, the predictive validity of debt for recidivism, and the barriers and working elements in debt supervision among probation clients. Therefore, the empirical part of this thesis has been conducted among this specific target group of offenders. Replication of the study among other non-forensic and forensic samples, such as prisoners, patients of forensic mental healthcare facilities, juvenile delinquents, and probation clients in various other countries is recommended to gain more specific and broadly valuable insights into various forensic disciplines.

Research with a broader view on financial assistance in the whole criminal justice system

The empirical part of this thesis has been conducted focusing on probation services, one specific part of the criminal justice system. This thesis shows that effective supervision of clients with debt is not only hampered by barriers in probation supervision but especially by barriers in the communication and collaboration of organizations, both within the criminal justice system and beyond. Especially close collaboration with other professionals is an important working element of supervision. Therefore, it would be valuable to gain more insight into what is needed regarding the assistance of offenders with debts in the criminal justice system as a whole, e.g., probation service, forensic mental healthcare, prison care, and municipal aftercare.

Effect study on (debt) interventions

This thesis shows that little is known about effective interventions to support offenders with debt adequately. More research on the interventions is needed, especially the specific interventions that would be useful in debt supervision. A study of the effect of various interventions would especially provide more insight into the working elements in the financial assistance of offenders.

Final remarks

Last year, Lydia, Dylan's probation officer, went through Dylan's supervision goals with him during a probation appointment, as always. One of Dylan's goals was to prepare for financial assistance because Dylan's financial situation was considered a criminal factor. Lydia also asked Dylan about the risk of his coke addiction in relation to his lack of finances because Dylan had no social assistance benefits at that moment and thus a minimal budget. Besides that, he had large debts. Lydia also asked Dylan how his debts influenced him. Dylan told her that his debts caused lots of stress and that he would like to be under protective guardianship. Based on the training on financial assistance that she followed, Lydia explained how protective guardianship works and that it could give him more peace of mind. She further explained that it implies that all his finances are taken over, which would not help Dylan gain financial insight and overview, one of the goals in the case management plan. In addition, Lydia asked Dylan if he would like it if they would create a financial overview together, if she could sign him up for the budgeting training of the probation service, and if he could call the debt counselor with whom she has frequent contact with the telephone on speaker so she could listen in. Dylan answered that this would be a massive relief for him. At the end of the appointment, Lydia added the actions she had taken to Dylan's client file and showed him what she had written down. Dylan finished the budgeting training and prepared himself for a debt settlement with his debt counselor, who has frequent contact with Lydia. There is still a long way to go, but Dylan sees the light at the end of the tunnel.

(Illustration of adequate financial assistance of probation clients)

As Barack Obama, one of the former presidents of the United States of America, said: hope and courage are crucial to keep up the fight, even when circumstances are complex, challenging, and sometimes even counteracting, indeed, *despite all the evidence to the contrary*. This thesis shows how financial problems may hinder the lives of probation clients and can even discourage probation officers. However, this thesis also shows that hope and courage are keys to financial assistance: the lasting hope of clients for a better future, indeed, *that something better awaits them*, and the lasting courage of professionals to think and act outside of the box. When they keep *reaching, working, and fighting* for better assistance for probation clients with debts, like in the case of Dylan described above, not only will the debt but also the solution be a 'mea culpa,' or even more a 'nostra culpa,' not in its initial negative way but in a positive, hopeful way: because of us.

*Hope is that thing inside us that insists,
despite all the evidence to the contrary,
that something better awaits us
if we have the courage
to reach for it and to work for it and to fight for it.*



Summary

Summary

Introduction

The relationship between socioeconomic factors and crime is a classic theme in criminological literature. In exploring this theme, criminological research has mainly focused on the environmental characteristics of individuals from a macroeconomic perspective. However, compared to macroeconomic factors, the financial situation of individuals may provide better insight into the relationship between debt and crime. Nevertheless, the relationship between debt and crime is still unclear, and little is known about the causality of this relationship and the factors that influence it. In addition, in the daily supervision of offenders, probation officers notice that the progress clients make during supervision is often hampered by complex financial problems. However, effective interventions and guidelines to adequately support offenders with debt are limited. Therefore, this thesis aims to systematically gain more insight into the factors that influence the relationship between debt and crime among probation clients and to contribute to developing tools that probation officers and other forensic social professionals can use to support clients with debt adequately. The central research question of this thesis was:

***What is the financial situation among probation clients,
and what is needed to assist them?***

The subquestions were:

- Subquestion 1: *What is the theoretical and empirical evidence for the relationship between debt and crime?*
- Subquestion 2: *What are the prevalence, severity, and scope of debt among probation clients?*
- Subquestion 3: *What are the underlying factors in the relationship between debt and crime among probation clients?*
- Subquestion 4: *What is the influence of debt on the risk of recidivism among probation clients?*
- Subquestion 5: *What barriers do probation officers and clients experience due to debt among probation clients?*
- Subquestion 6: *What are the working elements for probation officers to assist clients with debt adequately?*

Method

This thesis aimed to provide insight into the relationship between debt and crime and the underlying factors that play a role in this relationship. This relationship was studied by (1) a systematic and scoping literature review (5 studies were included in the systematic review and 24 studies in the scoping review), (2) a client file study including risk assessment data of a sample of 250 Dutch probation clients, (3) a quantitative study including recidivism data of the same sample of 250 Dutch probation clients, (4) interviews with 33 Dutch probation officers and 16 clients, and (5) a multiple case study focusing on working elements in the supervision of individual offenders (5 cases).

Results

Subquestion 1: *What is the theoretical and empirical evidence for the relationship between debt and crime?*

The results show theoretical evidence for a strong association between debt and crime, in which debt and crime negatively reinforce each other. This relationship might increase the risk of future crime and lead to cumulative problems for the individual.

Subquestion 2: *What are the prevalence, severity, and scope of debt among probation clients?*

Debt was shown to be highly prevalent and complex among probation clients. Problems regarding childhood and living situation, education and work/daytime activities, and mental and physical health may underly risk factors in the relationship between debt and crime. Debt is thus strongly related to criminal behavior and problems in many life domains for most probation clients. It is a direct risk factor for crime, but debt and crime also appear to be highly interrelated as part of a complex interplay of risk factors.

Subquestion 3: *What are the underlying factors in the relationship between debt and crime among probation clients?*

Financial problems appeared to significantly predict recidivism on different severity levels significantly, especially recidivism in property and drug-related crime. Earlier debts and probation officers' indications of whether finances are criminogenic are the most notable predictive elements.

Subquestion 4: *What is the influence of debt on the risk of recidivism among probation clients?*

This thesis shows that debt often negatively influences clients' lives and hinders their resocialization. It also demonstrates that probation officers lack effective methods to support clients with debt problems.

Subquestion 5: *What barriers do probation officers and clients experience due to debt among probation clients?*

Especially processes of organization and lack of aftercare are considered to hinder effective supervision.

Subquestion 6: *What are the working elements for probation officers to assist clients with debt adequately?*

Essential to supervising clients with debts adequately are knowledge about effective interventions, close collaboration with other professionals such as debt counselors from the start of probation supervision, support and facilitation from the probation organizations regarding primary conditions and collaboration, training professionals in methods of stimulating motivation of clients, and an effective working alliance.

Conclusion and discussion

Debt is prevalent among probation clients, hinders resocialization, and increases recidivism risk. Debt and crime are not only related directly but are also related by a complex interplay of problems in different life domains, such as problems regarding childhood, education and work, and mental and physical health. Notwithstanding the strong relationship between debt and crime, financial assistance for probation clients with debts is limited. As debt is strongly related to problems in other life domains, a systematic collaboration between professionals of different disciplines is necessary to support clients with debt adequately.

Implications for practice

1. Consideration of financial assistance from a broader perspective than only focusing on financial knowledge, but also on financial problems as a risk factor for problems in other life domains and especially for crime.
2. Systematic and structural gathering, registration, and monitoring of information about debt by professionals, including in risk assessment.
3. Supervision of debt problems in connection with other life domains.
4. Facilitation of training and knowledge regarding debt among probation officers by probation organizations.
5. Systematic and interdisciplinary collaboration with other professionals regarding debt assistance as a vital component in the approach to debt.



Samenvatting

Samenvatting

Inleiding

De relatie tussen socio-economische factoren en criminaliteit is een klassiek thema in de criminologische literatuur. In criminologisch onderzoek is hierbij met name gekeken naar omgevingskenmerken van individuen vanuit macro-economisch perspectief. Vergeleken met macro-economische factoren geeft de financiële situatie van individuen meer inzicht in de relatie tussen schulden en criminaliteit. De relatie tussen schulden en criminaliteit is echter nog onduidelijk en er is weinig bekend over de causaliteit van deze relatie en de factoren die deze relatie beïnvloeden. Daarnaast merken reclasseringswerkers in de dagelijkse praktijk dat de voortgang die cliënten in de begeleiding maken vaak wordt belemmerd door complexe schulden, maar zijn effectieve interventies en methoden om cliënten met schulden adequaat te begeleiden beperkt. Daarom is het doel van dit proefschrift op systematische wijze meer inzicht te krijgen in de factoren die de relatie tussen schulden en criminaliteit bij reclasseringscliënten beïnvloeden en bij te dragen aan de ontwikkeling van handvatten die reclasseringswerkers en andere forensisch sociale professionals kunnen gebruiken om cliënten met schulden adequaat te begeleiden. De centrale onderzoeksvraag van dit proefschrift was:

***Hoe is de financiële situatie van reclasseringscliënten
en wat is er nodig om hen te ondersteunen?***

De deelvragen waren:

- Deelvraag 1: *Wat is de theoretische en empirische evidentie voor de relatie tussen schulden en criminaliteit?*
- Deelvraag 2: *Wat zijn de prevalentie, ernst en omvang van schulden bij reclasseringscliënten?*
- Deelvraag 3: *Wat zijn onderliggende factoren in de relatie tussen schulden en criminaliteit bij reclasseringscliënten?*
- Deelvraag 4: *Welke invloed hebben schulden op het recidiverisico bij reclasseringscliënten?*
- Deelvraag 5: *Welke belemmeringen ervaren reclasseringswerkers en -cliënten als gevolg van schulden bij reclasseringscliënten?*
- Deelvraag 6: *Wat zijn werkzame elementen voor reclasseringswerkers om cliënten adequaat te begeleiden bij schulden?*

Methode

Het doel van dit proefschrift was meer inzicht te verwerven in de relatie tussen schulden en delictgedrag en de onderliggende factoren die een rol spelen in deze relatie. Dit is gedaan door (1) een systematische en scoping literatuurstudie (5 artikelen in de systematische review en 24 artikelen in de scoping review), (2) een cliëntdossieronderzoek inclusief risicotaxatiedata van een steekproef van 250 Nederlandse reclasseringscliënten, (3) een kwantitatieve studie inclusief recivedata van dezelfde steekproef van 250 cliënten, (4) interviews met Nederlandse reclasseringswerkers en -cliënten (33 professionals en 16 cliënten) en (5) een casusstudie gericht op werkzame elementen in de begeleiding van cliënten (5 cases).

Resultaten

Deelvraag 1: Wat is de theoretische en empirische evidentie voor de relatie tussen schulden en criminaliteit?

De resultaten laten zien dat er theoretische evidentie is voor een sterke relatie tussen schulden en delictgedrag, waarbij schulden en delictgedrag elkaar wederzijds in negatieve zin versterken. Deze relatie vergroot het risico op recidive en kan leiden tot een opeenstapeling van problemen voor het individu.

Deelvraag 2: Wat zijn de prevalentie, ernst en omvang van schulden bij reclasseringscliënten?

Schulden bij reclasseringscliënten blijken veel voor te komen en complex te zijn en problemen met betrekking tot jeugd en woonsituatie, opleiding en werk/dagbesteding en mentale en fysieke gezondheid blijken mogelijke onderliggende factoren te zijn in de relatie tussen schulden en criminaliteit. Schulden zijn dus voor veel reclasseringscliënten sterk gerelateerd aan crimineel gedrag en problemen op veel levensdomeinen en zijn dus een directe risicofactor voor criminaliteit, maar schulden en criminaliteit zijn ook sterk aan elkaar gerelateerd als onderdeel van een complex samenspel van risicofactoren.

Deelvraag 3: Wat zijn onderliggende factoren in de relatie tussen schulden en criminaliteit bij reclasseringscliënten?

Schulden blijken recidive op verschillende niveaus van ernst significant te voorspellen en met name recidive in vermogens- en drugsdelicten. Vooral eerdere schulden en de inschatting van reclasseringswerkers of schulden een criminogene factor zijn hebben voorspellende waarde.

Deelvraag 4: Welke invloed hebben schulden op het recidiverisico bij reclasseringscliënten?

De studie laat zien dat schulden vaak een negatieve invloed op het leven van cliënten hebben en hun resocialisatie belemmeren en dat reclasseringswerkers effectieve methoden om cliënten met schulden te begeleiden missen.

Deelvraag 5: *Welke belemmeringen ervaren reclasseringswerkers en -cliënten als gevolg van schulden bij reclasseringscliënten?*

Met name organisatorische processen en gebrek aan nazorg hinderen effectieve begeleiding.

Deelvraag 6: *Wat zijn werkzame elementen voor reclasseringswerkers om cliënten adequaat te begeleiden bij schulden?*

Kennis over effectieve interventies, nauwe samenwerking met andere professionals (bijvoorbeeld schuldhulpverleners) vanaf het begin van het reclasseringstraject, steun en facilitering vanuit de reclasseringsorganisaties met betrekking tot randvoorwaarden en samenwerking, training van professionals in methoden om cliënten te motiveren en een effectieve werkaliantie zijn essentieel om cliënten met schulden adequaat te begeleiden.

Conclusie en discussie

De omvang van schulden bij reclasseringscliënten is groot, belemmert resocialisatie en vergroot het risico op terugval in delictgedrag. Schulden en delictgedrag hangen niet alleen direct samen, maar zijn ook aan elkaar gerelateerd door een complex samenspel van problemen op verschillende levensdomeinen, zoals problemen vanuit de jeugd, met betrekking tot opleiding en werk en aangaande mentale en fysieke gezondheid. Ondanks de sterke samenhang tussen schulden en delictgedrag, is de financiële begeleiding van reclasseringscliënten met schulden beperkt. Gezien de sterke samenhang van schulden met problemen op andere levensdomeinen, is systematische samenwerking tussen professionals vanuit verschillende disciplines dan ook nodig om cliënten adequaat te kunnen begeleiden bij schulden.

Implicaties voor de praktijk

1. Beschouw financiële begeleiding vanuit een breder perspectief dan alleen financiële kennis; focus ook op financiële problemen als risicofactor voor problemen op andere levensdomeinen en met name voor delictgedrag.
2. Verzamel systematisch informatie over schulden en registreer en monitor deze structureel (ook in de risicotaxatie).
3. Begeleid cliënten bij schulden in samenhang met begeleiding op andere levensdomeinen.
4. Faciliteer als organisaties training en kennis voor professionals ten aanzien van schulden onder cliënten.
5. Werk systematisch en interdisciplinair samen met andere professionals ten aanzien van schulden onder cliënten.



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Dankwoord

Dankwoord

Mea culpa.

Mijn schuld.

Toen ik vier jaar geleden de titel van mijn promotieonderzoek bedacht had ik niet kunnen bevroeden hoezeer die de lading van mijn onderzoek zou dekken. Mijn promotieonderzoek ging immers over schulden bij reclasseringscliënten, het woord 'schuld' roept al snel de associatie op met het woord 'schuldig' en schuldgevoel is ook een belangrijk thema in mijn eigen leven. Het onderscheid tussen 'schuld hebben' en 'schuldig zijn' raakt bovendien aan de discussie over het dader- versus slachtofferschap van delinquenten: In hoeverre zijn delinquenten alleen daders of óók slachtoffers? In hoeverre máákt hun eigen slachtofferschap hen tot daders? En in hoeverre hebben mensen wérkelijk gelijke kansen in onze samenleving? In mijn sterke en diepgewortelde persoonlijke rechtvaardigheidsgevoel lag ook de drijfveer en passie voor mijn onderzoek gericht op een groep die vaak buiten de maatschappij valt en geen tweede kans krijgt.

Niemand *behalve ikzelf* twijfelde eraan dat ik promotieonderzoek zou gaan doen én dat binnen de tijd succesvol zou afronden. Observeren, analyseren, met een open houding op zoek blijven naar antwoorden en heen en weer bewegen tussen het grotere geheel en de details zijn voor mij natuurlijke eigenschappen. Gecombineerd met een 'portie' gedrevenheid en perfectionisme lijkt dat een ideale basishouding voor een promotieonderzoek. Voor mezelf daarentegen zijn er dagelijks nog vele momenten waarop ik aan mezelf en mijn eigen kunnen twijfel. Het geweldige draagvlak vanuit het werkveld en de fantastische begeleiding door mijn promotoren hebben er echter voor gezorgd dat ik ondanks mijn eigen gedachten bleef volhouden en dit moment om iedereen die (een stukje van) de route met me heeft opgelopen te bedanken heb gehaald.

Dit proefschrift had een hart gemist zonder de verhalen van hen voor wie ik dit onderzoek deed. Vaak mensen zoals ieder ander, met een valse start in het leven en een opeenstapeling van problemen die niet zelden leiden tot verkeerde keuzes, of eigenlijk 'keuzes', want in hoeverre zouden wij andere keuzes hebben gemaakt als we in hun schoenen hadden gestaan? Ik ben de cliënten die hun verhaal, waar soms de ellende en wanhoop maar vaak ook de veerkracht doorheen klonk, met me wilden delen zeer dankbaar. Een verhaal horen van een ander of lezen is anders dan degene van wie het verhaal is in de ogen kijken en de emoties in de stem te kunnen horen. Mijn wens en hoop is dat dit proefschrift hen én de professionals die voor de uitdagende taak staan deze doelgroep te begeleiden en zich daar vaak tot het uiterste voor inzetten een stem mag geven.

Hoewel ik weet dat ze het zelf wegwuift en zal zeggen dat ik het zelf heb gedaan, wil ik Anneke Menger (emeritus lector Werken in Justitieel Kader aan de Hogeschool Utrecht) enorm bedanken voor de rol die zij heeft gespeeld in het vinden van mijn passie en kracht in het onderzoek. Anneke, je hebt een niet te onderschatten rol gespeeld in de route die ik heb gelopen binnen de hogeschool. Dankjewel voor de kansen die je me hebt geboden, je bood me zelf ruimte en mogelijkheden om me te ontwikkelen én baande ook de weg naar verdere mogelijkheden. Jij bent ook degene geweest die me op het spoor van het onderwerp van mijn promotieonderzoek hebt gezet én op het spoor van Vivienne als geweldige promotor. En meer nog, je gaf me de ruimte om op mezelf te mogen vertrouwen en dat is iets wat ik voor altijd meedraag. Wat was het in dat licht ook fijn en goed om in de afrondende fase van het onderzoek samen terug te blikken op de weg die ik de afgelopen jaren professioneel en persoonlijk heb bewandeld. Daarom, Anneke, bedankt voor alles!

Dike en Vivienne, ik had geen andere promotoren willen hebben en me geen betere kunnen wensen dan jullie. Ik heb onze constructieve en veilige samenwerking enorm gewaardeerd. Onze afspraken, waarin we altijd in relatief korte tijd heel efficiënt door alle bespreekpunten heen wisten te gaan, gaven me altijd weer inspiratie, positieve energie en zelfvertrouwen. Jullie beider deskundigheid heeft me inhoudelijk enorm geholpen en het was geweldig hoe jullie precies wisten te verwoorden hoe de punten waarover ik zelf nog niet tevreden was nóg sterker konden worden en daar werd het ook altijd daadwerkelijk beter van. Wat me daarbij allermeeft heeft gesterkt is hoe jullie me altijd gerust wisten te stellen en vertrouwen wisten te bieden, precies op de momenten dat het even nodig was. Alleen al het na betekenisvolle momenten binnen vijf minuten van jullie allebei een enorm bemoedigend en warm berichtje te ontvangen was van onschatbare waarde. Jullie vertrouwen in mij en jullie positieve bekrachtiging hebben veel voor me betekend, als onderzoeker én als mens.

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Hoop is datgene in ons dat volhoudt,
ondanks alle bewijzen van het tegendeel,
dat ons iets beters te wachten staat
als we de moed hebben
om ernaar te streven, ervoor te werken en ervoor te vechten.

Gercoline



List of publications

List of publications

Publications included in thesis

- van Beek, G., de Vogel, V., & van de Mheen, H. (2020a). The relationship between debt and crime: A systematic and scoping review. *European Journal of Probation*, 13(1), 41–71. <https://doi.org/10.1177/2066220320964896>
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Kloek, R. (2021). Gercoline van Beek onderzocht schulden bij delinquenten. *Trajectum*.

Presentations (video and audio)

Presentation congress forensic social professionals (Festival Forensische Zorg; 2021): <https://youtu.be/DJ8YwLHfvcI>

Item scientific program on Dutch TV (Atlas, NPO2; 2021): https://www.npostart.nl/atlas/20-10-2021/VPWON_1328194

Item congress for debt counselors (Schouder Eronder; 2021): <https://youtu.be/9TFa34sEy3M>

Podcast in series Lessen uit #HUonderzoek (2022): <https://channels.podcastfeed.nl/f88ecf30-16ba-11ec-a91d-0b6fe9463af6>

Presentation session for professionals (Mobility Mentoring; 2022): <https://www.youtube.com/watch?v=8NpAFshi6Kc> / <https://anchor.fm/mobility-mentoring-nl/episodes/Brugsessie-3-1-Mobility-Mentoring-Netwerk-e1jddij>



Curriculum vitae

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Gercoline van Beek pursued her bachelor studies Communication and Information Sciences at Radboud University Nijmegen. She continued her education with a research master's degree in Language and Communication at Radboud University Nijmegen and Tilburg University. After her studies, she became a researcher at the Research Centre for Social Innovation at Utrecht University of Applied Sciences and a lecturer at the Institute for Social Work and the master of Forensic Social Work at the same university. From 2018 until 2022, she conducted her doctoral research on the complexity of financial problems among probation clients at Tilburg University and Utrecht University of Applied Sciences.

Gercoline van Beek studeerde Communicatie- en Informatiewetenschappen aan de Radboud Universiteit Nijmegen. Daarna rondde zij de onderzoeksmaster Language and Communication af aan de Radboud Universiteit Nijmegen en Tilburg University. Na haar studie werd ze onderzoeker binnen het Kenniscentrum Sociale Innovatie van de Hogeschool Utrecht en hogeschooldocent binnen het Instituut voor Social Work en de master Forensisch Sociale Professional aan dezelfde hogeschool. Van 2018 tot 2022 deed zij promotieonderzoek naar de complexiteit van financiële problematiek bij reclasseringscliënten aan Tilburg University en Hogeschool Utrecht.

The relationship between socioeconomic factors and crime is a classic theme in criminological literature. However, the relationship between debt and crime is still unclear, and little is known about the causality of this relationship and the factors that influence it. In addition, effective interventions and guidelines to adequately support offenders with debt are limited. Therefore, this thesis aims to systematically gain more insight into the factors that influence the relationship between debt and crime among probation clients and to contribute to developing tools that probation officers and other forensic social professionals can use to support clients with debt adequately.

The relationship between debt and crime was studied by (1) a systematic and scoping literature review (5 studies were included in the systematic review and 24 studies in the scoping review), (2) a client file study including risk assessment data of a sample of 250 Dutch probation clients, (3) a quantitative study including recidivism data of the same sample of 250 Dutch probation clients, (4) interviews with 33 Dutch probation officers and 16 clients, and (5) a multiple case study focusing on working elements in the supervision of individual offenders (5 cases).

The results show that debt is prevalent among probation clients, hinders resocialization, and increases recidivism risk. Debt and crime are not only related directly but are also related by a complex interplay of problems in different life domains, such as problems regarding childhood, education and work, and mental and physical health. Notwithstanding the strong relationship between debt and crime, financial assistance for probation clients with debts is limited. As debt is strongly related to problems in other life domains, a systematic collaboration between professionals of different disciplines is necessary to support clients with debt adequately.