

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

G. van Beek, Vivienne de Vogel and Dike van de Mheen

Abstract

Purpose – 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.

Design/methodology/approach – 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 crosscase syntheses on debt background, current supervision, barriers and working elements.

Findings – 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.

Practical implications – 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.

Originality/value – 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.

Keywords Debt, Crime, Probation work, Supervision, Working elements

Paper type Case study

Introduction

An important topic in forensic psychological and criminological studies is what generally is effective in offender supervision (Bonta and Andrews, 2017; Cullen and 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

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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 and 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 and Andrews, 2017; Bosker *et al.*, 2020; Cullen and Gendreau, 2001; Douglas and 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 and Andrews, 2017; Shader, 2001; Whiting and 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 workers 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 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.

Conclusion and discussion

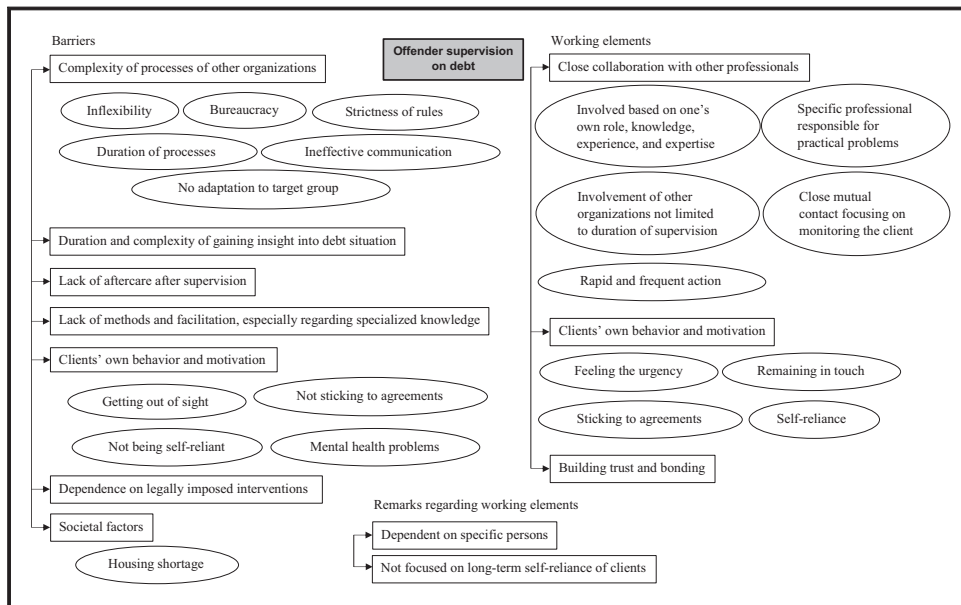
Although insight into what works in offender supervision in general has grown substantially, little is known about working elements in the daily supervision of offenders with debts in particular. Therefore, this study aimed to get more insight into components of successful supervision of offenders with 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

Figure 1 The most important barriers to working elements in offender supervision on debt



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.*, 2020). 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 and 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.

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