Banking Matters to Me

Report of the findings of a 2 year study to examine the experiences of people with a learning disability when seeking to access banking products and services

Association For Real Change
Providers of change
The Association for Real Change

The Association for Real Change (ARC) is a membership organisation, which supports providers of services for people with a learning disability throughout the UK.

Our vision is to achieve excellence through diversity of provision for people with a learning disability.

We aim to achieves our vision by:

- Campaigning on behalf of members.
- Promoting best practice in services.
- Providing information and support to members.

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Banking Matters to Me

Report of the findings of a 2 year study to examine the experiences of people with a learning disability when seeking to access banking products and services

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Section One - Introduction

The Treasury Select Committee states in its report *Banking the Unbanked*, that “Access to a bank account is a basic right in order to function effectively in society”. ¹

There are thought to be 30,000 people in Northern Ireland who have a learning disability with an estimated 50% of them wanting to manage a personal bank account.

Anecdotal evidence has indicated that many people with a learning disability have been financially excluded since they are prevented, for various reasons, from opening a bank account. *Banking Matters to Me*, a UK wide project funded by Friends Provident Foundation, has sought to provide factual evidence and explore the reality of a person with a learning disability trying to access banking products or services.

“I used to live in a residential home. When I left about a year ago I wanted to have my own bank account to put my benefits in. I went to a building society near where I live but the cashier told me I couldn’t open an account. She did not tell me why. She just said that I wasn’t ‘eligible’. I think she meant I was too stupid. I didn’t like to ask why. I wanted to be independent but if I couldn’t have a bank account, I couldn’t be independent.” *A’s story*

Unfortunately A’s experience is not unique and the reality is that many people with a learning disability still do not enjoy equality in managing their financial affairs.

In Northern Ireland, as in England, Scotland and Wales, the aims of *Banking Matters to Me* were achieved through:

- practical research by people with a learning disability in all four Health and Social Services Boards;
- a range of desk research;
- Banking Stories from a range of people.

This report has been compiled from information generated from these fora.

It should be noted that data from the Northern Ireland research is included in the UK summary report and that throughout the term ‘banks’ refers collectively to banks, building societies and one credit union. The term ‘bank staff’ and ‘respondent’ are interchangeable.

## Section Two - Methodology

### Table One - Research process stages

<table>
<thead>
<tr>
<th>Stage</th>
<th>Activities</th>
<th>Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td>One</td>
<td><strong>Disseminating Information:</strong>&lt;br&gt;- Providing information at 2 ARC (NI) Special Interest Groups&lt;br&gt;- Participating in the University of Ulster’s ‘Fun and Learn’ event&lt;br&gt;- Facilitating a workshop at the ARC (NI)’s Annual Conference 2006&lt;br&gt;- Personal contact with facilitators of existing groups, Directors/Chief Executives/Trainees of local organisations&lt;br&gt;- Publishing articles in ARC (NI)’s and BASW’s newsletter</td>
<td>5 groups of potential researchers identified</td>
</tr>
<tr>
<td>Two</td>
<td><strong>Initial Visit with Group Facilitators and Members:</strong>&lt;br&gt;- Exploring members’ experiences of banking&lt;br&gt;- Presentation on BMTM&lt;br&gt;- Giving information on the role and tasks of researchers and supporters&lt;br&gt;- Encouraging participation&lt;br&gt;- Project officer’s contact details circulated</td>
<td>Individual researchers identified&lt;br&gt;Date for follow up meeting agreed&lt;br&gt;All researchers agreed to be accompanied by a supporter</td>
</tr>
<tr>
<td>Three</td>
<td><strong>Follow up Meeting:</strong>&lt;br&gt;- Reviewing researcher’s and supporter’s role and tasks&lt;br&gt;- Circulating information packs&lt;br&gt;- Confirming banks to be visited&lt;br&gt;- Confirming dates for visits&lt;br&gt;- Confirming names of supporters&lt;br&gt;- Training dates confirmed</td>
<td>Potential researchers decided not to visit banks where they were known&lt;br&gt;Training with 4 groups to be facilitated by the BMTM project officer; one group to be trained by the group facilitator</td>
</tr>
<tr>
<td>Four</td>
<td>• Explaining set questions&lt;br&gt;• Reviewing and rewriting questions&lt;br&gt;• Role play&lt;br&gt;• Confirming number of questions to be asked</td>
<td>Researchers decided:&lt;br&gt;- Not to use tape recorders&lt;br&gt;- Not to ask supplementary questions&lt;br&gt;- Preparation for research completed</td>
</tr>
</tbody>
</table>
### Five | Research
---|---
17 researchers visited 31 banks  
Research findings recorded on pro forma

| Six | Feedback  
---|---
- Through a group meeting, one meeting each (2 groups)  
- Individual feedback from researchers

Research completed by July 2006

Verbal and written feedback sought and given by all researchers; recorded in writing

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**“We had a big mountain to climb”**

In Northern Ireland, identifying researchers was a relatively straightforward process given existing networks and well established partnership working. However, there was a range of challenges throughout the rest of the process:

- all of the researchers expressed a need to be accompanied by a supporter; these were agreed at stage three; however, pressure of work commitments left three groups without supporters at the research stage;

- with the agreement of the researchers, the BMTM project worker undertook the role of supporter; this required significant preparation with three groups and contributed to the delay in beginning the research;

- at stage four, six people declined to proceed to the next stage; stated reasons were that “it is too hard for me”, “I can’t do it”, “I am too afraid” and “I don’t want to do it”. One person experienced a decline in her mental health;

- research was unavoidably delayed by six weeks while alternative arrangements were put in place.

Visits were made to banks without prior warning in the belief that responses would be more authentic and reactions would be more spontaneous. All researchers were accompanied by a supporter and none chose to use a voice/tape recorder.

The magnitude of undertaking research in banks should not be dismissed; it was a daunting prospect for the research groups as explained by one:
“We had a big mountain to climb; we had to be brave going through the doors, standing in long queues, being watched by other customers and not knowing if the bank people would listen to us; it was scary. I felt sick, I was really afraid but I did it and I know now I could do it again. Now it’s finished but we still have big mountains to climb.”

Seventeen people climbed that “big mountain”.

Banking Matters To Me (NI): Methodology
Section Three - Researchers

The seventeen researchers comprised six men and eleven women.

**Chart 1 - Characteristics of researchers**

*‘Other’ includes one man and one woman with diabetes and one woman with cerebral palsy.*

Thirteen researchers have effective verbal communication but three of them reported having communication difficulties in their visits; they did not understand the terminology of bank staff and were embarrassed by having to ask for answers to be repeated; one stated that he eventually “felt like giving up.” One researcher stated in her feedback that she thought the bank staff were “Discriminatory because she (bank official) talked about people with a learning disability being ‘handicapped’”.

The seven researchers who do not read or write stated that they were disadvantaged because they could not find any accessible information when they entered the banks and this made the initial stages of their visits confusing; when they asked for information in accessible form there was a misunderstanding from staff about what this was; “they thought it meant everything should just be in large print”.

None of the researchers was a wheelchair user but two have a mobility disability. It was gratifying that the majority of banks have taken cognisance of the Disability Act and where necessary, now have wheelchair access; one also has a drop down counter.
One researcher noted that although the banks he visited had a ramp, in one the buttons to press to get in were “too high for a person in a wheelchair to reach”.

Thirteen (76%) researchers own their own bank account and all reported that staff in their individual banks “know me well and are really helpful”. Five (29%) of the thirteen have assistance in managing their accounts; assistance is normally from mothers or other relatives.
Section Four - Visits to Banks

Seventeen researchers visited thirty one banks as shown in Table Two below.

Table Two - Banks visited

<table>
<thead>
<tr>
<th>Banks</th>
<th>Number visited</th>
<th>Building Societies</th>
<th>Number visited</th>
</tr>
</thead>
<tbody>
<tr>
<td>Northern</td>
<td>5</td>
<td>Nationwide</td>
<td>1</td>
</tr>
<tr>
<td>Ulster</td>
<td>5</td>
<td>Woolwich</td>
<td>1</td>
</tr>
<tr>
<td>First Trust</td>
<td>2</td>
<td>Post Offices</td>
<td>6</td>
</tr>
<tr>
<td>HSBC</td>
<td>1</td>
<td>Credit Union</td>
<td>1</td>
</tr>
<tr>
<td>Bank of Ireland</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alliance and Leicester</td>
<td>3</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Halifax</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Abbey National</td>
<td>2</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

There were three stages to each visit:

1. Researching the physical environment and services provided - before introducing themselves to bank staff, researchers completed a written questionnaire about the bank premises and services provided for people with a disability.

2. Introducing themselves - researchers agreed an introductory statement which they practised in training and used in each bank they visited:

   • ‘My name is ….’

   • ‘I am a member of the ……………. (name of organisation/project; each researcher explained the function of his/her group, emphasising that all its members have a learning disability).’

   • ‘Would you answer some questions about how we could open a bank account please?’

   • ‘This is my support worker …. (name) S/he will take some notes to help me remember what you say. Is that OK?’

In training, introductions were practised and potential staff responses were acted out in role play along with guidance on the most appropriate approach to potential challenges.
3. Asking the questions - all the researchers opted to ask ten set questions in their own words. It was agreed that no supplementary questions would be asked. Each question was prepared and well-rehearsed in training.
## Section Five - Findings

### 5.1 Physical environment and materials for people with a learning disability

#### Table Three - Physical environment and materials

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>No Response</th>
<th>Comment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Is there a ramp?</td>
<td>22</td>
<td>7</td>
<td>2</td>
<td>One was a listed building; 4 buildings had direct access to the pavement with no steps; two buildings had steps but no ramp</td>
</tr>
<tr>
<td>Are the doors easy to open?</td>
<td>28</td>
<td>3</td>
<td></td>
<td>Most doors opened automatically</td>
</tr>
<tr>
<td>Is it easy to see where to go for information?</td>
<td>20</td>
<td>10</td>
<td>1</td>
<td>Includes 7 people who do not read and two who were confused by the number of people in the bank. Most researchers went to a cashier</td>
</tr>
<tr>
<td>Is it easy to see where the counter is? Is the counter high or low?</td>
<td>27 high: 10, low: 15</td>
<td></td>
<td></td>
<td>Responses depended on perception of high &amp; low</td>
</tr>
<tr>
<td>Can you see a sign for a hearing loop?</td>
<td>18</td>
<td>9</td>
<td>4</td>
<td>In some banks there may have been a hearing loop which was not seen</td>
</tr>
<tr>
<td>Can you see leaflets in large print?</td>
<td>20</td>
<td>8</td>
<td>3</td>
<td>Includes 7 people who do not read</td>
</tr>
<tr>
<td>Can you see easy-to-read leaflets?</td>
<td>16</td>
<td>9</td>
<td>6</td>
<td>There may be confusion regarding what ‘easy to read’ means</td>
</tr>
<tr>
<td>At the cash machine</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Can a person in a wheelchair use it easily?</td>
<td>18</td>
<td>8</td>
<td>6</td>
<td>8 premises had no cash machine</td>
</tr>
<tr>
<td>Are the keys easy to use?</td>
<td>18</td>
<td>8</td>
<td>5</td>
<td>As above</td>
</tr>
<tr>
<td>Can you read the screen?</td>
<td>17</td>
<td>12</td>
<td>2</td>
<td>As above; a further 5 had the sun reflecting on the screen</td>
</tr>
<tr>
<td>Are the instructions clear?</td>
<td>16</td>
<td>12</td>
<td>3</td>
<td>As for previous question; one machine had very small print</td>
</tr>
</tbody>
</table>
It is evident in feedback from researchers and their supporters that some of the questions caused some difficulties:

- two questions regarding height were subjective with responses depending on perceptions of what constitutes 'high' or 'low';

- three questions beginning with ‘can’ may have resulted in misleading information; there may have been more banks with a hearing loop, leaflets in large print and easy to read leaflets than are identified - they may not have been seen;

- twenty (74%) responses indicate that researchers could see easily where to go for information but in feedback 14 (55%) said that they just thought they had to go to the cashier. One person asked for the information counter and was told that he must see a cashier - he then had to wait in a long queue. Another reported that the post office was, “at the back of a big supermarket and there were no signs to show where it was. It would be very hard to find if you weren’t local.”.

It is clear that banks are addressing issues of access and the majority have built ramps and made doors easier to open particularly for wheelchair users. The majority of researchers (64%) felt it was easy to identify where to go for information and where the cashier’s counter was located. However, bank staff need to understand that signage and the layout of the interior are of particular significance for people with a learning disability.

### 5.2 Analysis of Responses to the Ten Set Questions

Responses in this section are from 27 visits; four researchers did not have their questions answered:

- two researchers were asked to leave their questionnaires for managers to complete; neither was returned;

- one researcher was asked to contact Customer Services;

- one researcher had to make an appointment but when she went back to the bank she was told that her questions could not be answered.
Question 1 - My friends have a learning disability, will this be a problem if they want to open a bank account?

“That is no problem” was a common initial response to this question - 26 (96%). However, 24 (89%) of banking staff indicated that the person would need to provide specific identification and 4 (15%) suggested that the person would need to be able to manage his/her own affairs. Three (11%) suggested that it might be necessary to “call in the Office of Care and Protection”.

When explaining what accounts were provided by the bank, two (8%) bank staff referred to “handicapped people” or “people with special needs”.

Researchers reported that some responses confused them viz:

“I thought if it was ‘no problem’ that it would be easy; I don’t know what the office of care and protection is. I don’t need protecting.”

“What does that mean when he said ‘To manage my own affairs’? I don’t have affairs. I have a boyfriend.”

Overall, the majority of researchers believed that once told by bank staff, opening a bank account would be ‘no problem’ and were therefore satisfied with responses to this question. However, bank staff need to understand how the researchers interpreted the responses literally and what constitutes appropriate language when dealing with people who have a learning disability. Checking the understanding of what has been said is a key skill.

Question 2 - What ID would someone need to open a bank account?

Prior to the Banking Matters to Me research, anecdotal evidence suggested that one of the most prevalent barriers to people with a learning disability opening a bank account was obtaining appropriate identification. It is a truism that the Money Laundering Regulations require banks to establish the name of customers through photographic identification along with proof of address.

Several people with a learning disability do not possess a passport, driving licence or a utility bill which are the most used forms of ID. Question two aimed at quantifying to what extent banks were prepared to offer alternatives.
Responses were often conflicting - two researchers were given written lists of ‘acceptable’ ID - one was told,

“In the past you could have used a letter from your GP but not now. Now you must have ID from the list. No ID, no account.”

In another bank, staff explained the content of the list and assured the researcher,

“We always have ways around things.”

In one other bank another researcher was told,

“You don’t need ID for benefits. You just tick the bit that says ‘no ID.’ Other staff said that, “a letter from the benefits office would do”.

Researchers wanted to know how they could open a bank account if they did not have the required ID. Six (22%) bank staff did not know but as indicated in Chart Two several options were identified by other staff.
Question 3 - How can someone get money out when they want to?

Managing a bank account has become more complex with the introduction of systems such as Chip and Pin and online banking. While 24 hour automatic banking is an effective method for many people it has proved to be problematic for some people with a learning disability. The problems identified by the BMTM researchers are:

- safety issues - “Sometimes I don’t feel safe at the machine. You don’t know who is watching, but I know I must never give anyone my number.”;

- “to get money.”;

- “I am scared I will lose my card. I keep it safe but I could lose it.”;

- “I can’t read. I don’t know what the instructions say. I just learned what to do. I don’t go to the machine on my own in case I do it wrong.”;

- “I can’t remember my name.”
Options identified by bank staff depended on the type of account the customer has:

“If it’s a Cash Account you use your card; if it is a Special Investment Account, there is a cash warrant and it takes 3 - 4 weeks to get your money out.”

There was a range of options for getting money out of banks cited viz

**Chart Three - Options**

![Chart Three: Options for getting money out of banks]

The view of one cashier: “*We prefer people to go to the machine. It saves long queues*”, is supported by this option being the most often identified. (40%)

Respondents gave more than one choice and ‘cashier’, was a popular alternative to the ATM (32%). The reason was clarified in the following explanation:

“The cashiers know the customers and go to help them (people with a learning disability) until they get confidence.”
This finding supports the view that people with a learning disability prefer face-to-face contact for banking transactions.

One respondent stated that a ‘signatory’ could be used but did not explain what the implications of this might be.

Questions 4 - Is there a person who can help someone put money in or take it out?

Feedback from researchers on their experiences of visiting banks (detailed in section 6) indicated that they value personal assistance when they have difficulty in managing the depositing and withdrawal of money or checking their bank statements. The growing propensity for banks to use technology for such transactions causes more issues for people with a learning disability.

All respondents stated that there would be help available. Four (15%) did not elaborate on their response while one (4%) showed the researcher a pack which was designed for people with a physical and/or learning disability. The remaining 22 (81%) gave specific examples of sources of help. These are detailed in Chart Three.

This question prompted the identification of examples of good practice including an understanding of the need for privacy and respect.

“The staff will come to the customer side of the counter and go with the customer to a quiet room for privacy.”

“We have a pack for people who have a disability.” At this point the pack was produced for the researcher and supporter to examine.

“If a person with a learning disability needs, and asks for help, a flag will be placed on his/her file indicating what the person needs. This helps to raise staff awareness and so that the customer does not have to explain every time s/he comes to the bank.”
Question 5 - Does someone have to have a PIN number?

Chart Four - Options for PIN

Potential difficulties for many people in remembering complex numbers was acknowledged by 7% of respondents who suggested that the number could be changed;

“If you can’t remember the number you can change it to an easier, shorter one. That’s the same for everyone. People with short term memory loss for example.”

However, the reality is that currently if anyone wants to use a cash machine they must use a PIN number.

It depends on what sort of account you have and if you want to use the machine then yes you must have a PIN number. (63%)

26% respondents suggested using a ‘withdrawal book’, 11% said that coming into the bank was a good option because, “It is easier”. This option was not available in 7% banks where there was no “internal withdrawal system”.

Chart 4: Options to PIN

- Withdrawal book: 26%
- In the bank: 63%
- No alternative: 7%
- Card: 4%
Surprisingly, no other options such as ‘Chip and Signature,’ or ‘signing,’ were mentioned. It is also disconcerting that 7% respondents suggested giving the PIN number to another person, 

“The head of supported living/residential home can have the number then they can help you.”

This was another confusing response for the researchers since it flies in the face of the guidelines and comprehensive support they have had to keep their number confidential.

**Question 6 - What if someone cannot sign their name? How can you help?**

Information showing that many people (an unspecified number) find the physical act of signing their name difficult or impossible has been gathered from service providers and service users themselves. This question was designed to establish what alternatives are offered by banks. (Detailed in Chart Five below).

**Chart Five - Options to personal signing**

![Chart showing options to personal signings]
Clearly the most cited response was an alternative form of signature with 41% of respondents suggesting a ‘mark’, ‘initials’, or an ‘x.’ This was qualified by an explanation of bank processes:

“If you can do an ‘x’ the signature will be captured. Then it is sent to head office and kept on computer for comparison.

“Initially, to open a bank account, you must make a mark; the doctor will have to verify it as authentic. The mark will be put on the person’s file.”

When a person can’t make a mark there was conflicting responses about what the person could do:

“It is very difficult if you can’t make a mark or sign; you could maybe have a joint account but that is complicated.”

“If you can’t sign in any way you can’t open a bank account and no one else can sign for you. If you can’t sign you will need a Power of Attorney.”

“You must get a GP to certify that you can’t sign and then nominate another person to sign on your behalf.”

“No one else can sign for you.”

“Two people could sign for you, for example your brother and sister.”

The last two responses were from staff in two branches of the same bank.

11% respondents suggested that people could get the support of trustees and a worrying 22% did not know whether there was an acceptable option.

These responses raised the issue of inconsistencies across different banks and across branches of the same bank. They also make apparent the need for some staff to develop knowledge and understanding of what is acceptable and lawful.
Question 7 - What if someone is ill and they need a support worker or a friend to get some money out of the bank?

One bank manager stated that this was not unique to people with a learning disability quoting the example of “customers with a physical disability,” or “elderly customers”. He added that “most banks have systems in place to deal with this situation”. His assertion was borne out in the responses.

89% of respondents stated that an authorised, nominated person could get money for the account holder. However, there were conditions to this. 76% indicated that the account holder must forward a signed letter authorising.

Another person to withdraw money on his/her behalf. The letter had to contain the name of the person along with the amount of money to be withdrawn; 33% said that the account holder must ring the bank confirming the arrangement on the day when the nominated person was collecting money. This assumes the ability of the person to write what is, in essence, a complex letter of authorisation; has access to a phone and that s/he has good hearing skills; the nominated person must also have ID before money would be released.

7% said that bank staff make the telephone call to the customer and one stated that the bank staff do home visits because they “can’t give cash to another person”. A further 7% staff indicated that the bank had no alternative to customers making their own withdrawals.

There was an unrealistic confidence with respondents that appropriate systems were in place for customers as summarised in the words of one respondent:

“It is no problem for the ill customer to get money. We know all our customers and we have a friendly environment.”

Finally, 15% respondents suggested that it would make things easier if the account holder would “give his PIN number and card to a trusted person so s/he could get money out of the cash machine”.

Question 8 - What happens if someone wants to buy something but they do not have enough money in their account?

This question was designed to ascertain whether people with a learning disability could have access to an overdraft or loan facility.

Chart Six - Access to overdraft/loan facilities

Although the majority of banks (51%) said they offer an overdraft facility to people with a learning disability and emphasised that “you are treated just the same as anyone else” the attendant conditions make it unrealistic for many to avail themselves of the facility. The stated conditions include:

- a regular income;
- having required credit points;
- understanding the requirements and that the money have to be paid back.

None of the Post Offices visited have an overdraft or loan facility and 52% of other respondents said it depended on the account. One respondent helpfully explained:
“It depends on your account:

- if you have a basic account then you can’t have an overdraft facility;
- if you have a special account with an overdraft facility – yes but that decision is made downstairs.”

Question 9 - If someone needs help to understand something about banking, is there a person here to help them?

Chart Seven - Sources of assistance

It is a truism that banking policies and procedures can be complex and difficult for anyone to understand. It is therefore gratifying that there is a range of helpful resources in them.

There was 100% positive response to this question with all respondents indicating that at least one source of assistance for customers to find answers to their banking questions. 8% of respondents simply replied “yes” with no qualification and ‘other’ refers to a computer described as “having all the answers”.

Banking Matters To Me (NI): Findings
It appears to be incongruent that there is a reliance on cashiers (18%) and other staff members (26%) to provide assistance given that they gave questionable guidance on sharing PIN and account numbers with other people and did not have answers to:

- options for people who cannot sign their names (22%);
- overdraft facility (15%);
- alternatives to the ID identified in available lists (22%).

This may be a training issue for further consideration by banks.

**Question 10 - What training would help bank staff to understand customers with a learning disability better?**

A typical response to this question was, “We already have training.” - 18 (67%); but responses indicated that the focus was on physical disability - “We have face-to-face training but not specific to learning disability.” - 9 (50%) staff indicated that they had no access to training on learning disability.

Themes which emerged from the 18 staff who had been provided with training are:

1. **Learning from training:**

   - about legislation - 7 (39%);
   - how to make people feel at ease and comfortable - 4 (22%);
   - understanding people with a learning disability and to be polite - 14 (78%);
   - meeting the legal requirements - 16 (83%);
   - I need to learn more - 4 (22%);
   - “Bank staff do courses and understand the needs of a person with a learning disability. Learning disability is covered in all aspects of training.” This response was reflected consistently in the responses of 5 branches of the same bank.
2. Weighting given to training/attitudes

There was varying attitudes to training from 27 staff:

“We usually get round it. It has never been a problem” [ie, providing an effective service for people with a learning disability]. You learn from experiences,”

to more insightful responses such as:

“Training is key to understanding the needs of customers with a learning disability. You can never know too much but you must use your knowledge in practice. I would hope that, with training, people with a learning disability would be understood better and staff would understand their needs.”

3. Content of training sessions - explanations of what training involved for 18 staff included:

- Diversity Training -11 (61%)
- Awareness days - 4 (22%)
- Legislation - 8 (44%)

The majority of staff considered this training to be sufficient; this is not borne out in research findings where there are examples of practice which is at best uninformed and at least discriminatory.

4. Staff training needs

Staff experienced some difficulty in identifying their training needs with 8 out of 17 (29%) saying they didn’t need any more training and 5 (18%) stating that they did not know what they needed. The notion that no more training was needed does not correlate with the feedback given by the researchers and their supporters about how they were treated in banks; the negative experience of one researcher prompted his reaction, “that manager needs training big time!” Feedback about the experiences of researchers and supporters is detailed in Section Six.

Specific needs identified by respondents are identified in Chart Eight (overleaf).
Identifying the specifics of training needs appeared to be problematic for bank staff with 11 (40%) out of 27 not making any suggestions.

Of those who identified, “more creative methods,” one suggested “less chalk and talk, more emphasis on participation or e-learning”. The majority of staff recognised that skills training was essential if staff were to engage and include people with a learning disability effectively in banking.
5. Suggestions for training to help staff understand people with a learning disability better

Chart Nine - Suggestions for training identified by bank staff

Only one member of bank staff asked the researcher what he would do about staff training. It is not often that anyone with a learning disability is included in the decision-making process in banks although it was said by one member of staff that, “They know best what works for them.” However, there were some very useful suggestions, the most common of which was to include a person with a learning disability in the delivery of training.

10% of respondents suggested the use of video or disc to enhance training on financial inclusion stating that this should have input from people with a learning disability; “Maybe they could give us useful tips”.

Other suggestions included ideas for developing the knowledge and understanding of staff and people with a learning disability:

“We could stay open late one day a month to learn more about how to help people.” and “We could arrange something to help people with a learning disability to understand about banking.”
Section Six: Feedback

The research teams were asked to complete an easy-to-read questionnaire about their experience of visiting banks as soon as possible after each visit. It was hoped that responses would identify not only responses from the banks but also the perceptions of the researchers and their supporters.

6.1 Feedback from researchers

1. When you went to the bank, what happened?

Chart Ten: What happened at the bank

The majority of researchers (73%) had their questions answered on their first visit. The remainder had varying responses including one who spoke to a “helpful, nice cashier” initially and was then referred to the manager. “The manager said, ‘I can’t understand you’”. When the supporter clarified what the researcher was doing, the manager would not answer the questions and referred the researcher to Customer Services. No reason was given for this response. The researcher was concerned about the possible cost of a phone call and when he asked where Customer Services was, the manager said she did not know if it was in Northern Ireland. She then left them to find the number.
Another researcher was asked to make an appointment for later in the afternoon when the bank would be less busy. When she returned to the bank she was told by a staff member that he could not answer the questions; no alternatives were suggested.

Undertaking this research was challenging and daunting for the researchers who found it “scary,” and “worried about getting it wrong”. Attitudes as just described made the task even more difficult and it is to their credit that the two researchers withstood the challenges and completed the research.

In two other banks, researchers were asked to leave the questionnaire and they would be completed and returned to ARC (NI) – neither was returned.

In banks where questions were answered again researchers experienced different attitudes from staff who in the words of the researchers “seemed interested in what I said,” to those who were “not helpful and not very pleasant”. One researcher described what made him conclude:

“I would like to open an account here. She wasn’t nicey, nicey. She saw me as any other person; she was interested in me. I am important.”

2. Did you have to wait before you were able to ask your questions?

Research teams had been advised to make their visits to banks at quiet periods. Waiting time was minimal and no one reported a long delay. Ten minutes was the longest time anyone had to wait before introducing themselves. Five (16%) researchers reported that they were “seen quickly by a cashier” but then had to wait a few minutes to see the manager and one was asked to return later in the day.

Researchers reported that a limited waiting time was helpful “I wasn’t so nervous when I did not have to wait long. I might not have done it if I had to wait for half an hour.”

3. Did anyone say you could have a private office if you wanted?

Several researchers stated that they were “embarrassed” and “anxious” talking in a public place particularly when it is busy. When this happened during the research process there was a propensity to hand over the questionnaire for bank staff to read and not to ask the questions, or to become “frozen”. Researchers also indicated that they found it more difficult to engage in the process, to ask for clarification or to ask for more detailed explanations when there was no privacy.
It is significant then that 78% of the researchers were not offered a private area to talk. However, this was not always perceived as negative - so long as the researcher was not overheard or interrupted s/he felt comfortable.

4. Did you have enough time to ask your questions?

Of those who were able to ask their questions 19 (76%) said they were given enough time although none asked any supplementary questions. There was some dissatisfaction among the others regarding feeling rushed, under pressure and agitated by the length of time they were allocated. One researcher explained, “My first seven questions were rushed. The cashier was distracted trying to be sure the other customers were attended to. Her senior took me into her room and gave me time. She added to the answers the cashier gave me. Some of the answers were wrong”. It transpired that the cashier was a newly appointed member of staff and had little experience. The research supporter noted that the cashier appeared to be “uncomfortable and stressed”.

5. Were you given information to take away?

Three of the twenty seven researchers were given copies of acceptable ID and one was given a copy of the bank’s services. The Banking Code states that people should be given information on the range of products available, which appear to best meet their needs. The BMTM research demonstrates that this requirement is not being met in all banks.

6. How helpful was the bank worker? Did s/he listen to you?

Perceptions of what was helpful included:

“she explained about the different accounts”;

“because she knew what I was talking about”;

“because she gave me what I needed”;

“because he listened to me”;

“very understanding”.
Despite the difficulties encountered, the majority of researchers found the bank staff to be helpful or very helpful. (see Chart Eleven) Stated factors which influenced this conclusion were showing respect, listening to the researcher, not rushing the researcher, answering and explaining in language which was jargon free and easily understood, staff’s attitude and taking the researcher seriously. Showing warmth and interest without being ‘nicey, nicey,’ were crucially important in making the researchers fell comfortable; attitudes were mentioned on nine occasions:

“The manager was interested. She was very helpful and friendly. She spoke to me as if she was interested, not just doing her job.”

“It was clear that she saw me as any other person. She was pleasant. She understood I needed more time. She gave me it. She answered my questions very well and I understood what I was saying.”

“It was a great experience. He [cashier] was easy to relate to. He was relaxed, unfussed. He took time with me.”

**Chart Eleven - How helpful was the bank?**
The main reasons stated for the perception that the bank was unhelpful or very unhelpful were:

“*wouldn’t answer my questions*”;

“*didn’t know the answers*”;

“*didn’t listen*”;

“*she was just doing a job but wasn’t warm and friendly*”.

6. How good was the visit?

There was a strong correlation between the reasons given for the bank staff being “helpful,” or very “helpful” and why the visit was “good”.

**Chart Twelve - How good was the visit?**

Dissatisfaction with visits to banks centred on staff not having a positive approach to a person with a disability, not taking time to listen and not taking the researcher seriously. For most researchers, however, the experience was “good”.

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**Banking Matters To Me (NI): Feedback**
6.2 Feedback from supporters

All the researchers opted to have a supporter with them on their visits to banks; two groups of researchers were accompanied by agency staff and three by the Banking Matters to Me project officer.

The supporters were asked to record their perceptions of how the researcher had been treated during the visit. Feedback focused on the attitude and approach of staff towards the person with a learning disability which was difficult to quantify. Comments included negative comments such as:

“did not give A [researcher] enough time; was rushing and was distracted by other customers”;

“B [researcher] needs you to look at him straight on; cashier’s eye contact was very poor”;

“he seemed uncomfortable with C [researcher]”;

“did not check the researcher’s understanding of what she said”;  

“did not know the answers to the questions”;  

“used language which the researcher did not understand”;

“she was just going through the motions - she answered the questions but - no warmth”.

These comments were balanced by more positive feedback which included:

“She understood what D [researcher] was talking about; she showed him respect in several ways - she listened, she gave him time, she explained and gave him information in way he understood, she brought him into her room for privacy.”

“The Customer Services person was excellent - she came out from behind the counter to show and explain a special pack for people with a disability; she was patient and demonstrated how to use some of the tools. She checked that D [researcher] understood and was relaxed with him.”
“The way the cashier behaved was exemplary. We were in at a very busy time; there was a long queue and the researcher became quite agitated as people behind began to huff and puff. The cashier leaned over the counter and quietly answered all the questions; he was not one bit fazed by the annoyance of the other customers and checked that the researcher understood the responses and that I had written down each answer before he moved on to the next question.”

“The manager took the researcher seriously and gave sound, easily understood answers in a pleasant unthreatening way.”

The key factors leading to a positive perception identified by supporters are:

- being treated with respect (15 occasions);
- being listened to (3 occasions);
- being given enough time (7 occasions);
- using language which was easily understood and had no jargon (6 occasions);
- directing responses to the researcher, not to the supporter (8 occasions);
- a positive staff attitude (18 occasions).

Supporters also suggested that the respondent’s manner was important in helping to create a relaxed climate which was conducive to putting the researcher at ease. Qualities mentioned were warmth (6 occasions), friendliness (8 occasions), politeness (6 occasions) and helpfulness (7 occasions).

Feedback from researchers and supporters clearly demonstrates that staff attitude can affect both process and outcome.

**Thoughts and Feelings**

In feedback sessions, researchers were asked to share what they thought and felt about their visits to banks which are summarised in Table Four.
### Table Four - Thoughts and feelings

<table>
<thead>
<tr>
<th>Thoughts</th>
<th>Feelings</th>
</tr>
</thead>
<tbody>
<tr>
<td>I was told I could have a cheque book. I have never been told that before. I thought that was good.</td>
<td>I felt sad. I’m important. She didn’t listen to me, she didn’t understand.</td>
</tr>
<tr>
<td>I thought they were wrong. I felt confused when he told me the banks decided if I had capacity. Who is it?</td>
<td>I felt proud. I never thought I could do it. But I did and now I know I could do it again. I’m happy.</td>
</tr>
<tr>
<td>I thought I did a good job. It was hard doing the visits but I am glad I did it. I want to help other people with a learning disability.</td>
<td>I felt angry. I went back when they asked me to. Then I was told they couldn’t answer my questions.</td>
</tr>
<tr>
<td>I thought he showed real respect.</td>
<td>I felt unimportant.</td>
</tr>
<tr>
<td>The big mountains are still there!</td>
<td>I felt rejected.</td>
</tr>
</tbody>
</table>
Section Seven - Our Banking Stories

Prior to the Banking Matters to Me project, ARC (NI) had been contacted by a number of organisations seeking answers to a range of banking issues relating to people who have a learning disability and whom they support. People with learning disabilities also wanted to share their banking stories about difficulties in accessing banking services.

There was a disappointing response to the request for stories in written form with only 17 being forwarded to the BMTM project officer.

Stories were gathered from a range of people including those with a learning disability and the details were recorded in a standardised pro forma.

Chart Thirteen: Role of Story Tellers

Data was grouped in predominant themes:

- difficulties in opening a bank account - having acceptable ID, changing accounts, being deemed as not having capacity;
• difficulties in managing an account - obtaining statements, understanding information, types of account, using a cash machine, signatories;

• positive experiences - staff attitudes, resources for assistance, clear information.

**Difficulties in Opening a Bank Account**

Seven (41%) of the stories related to people not being able to open an account
Reasons included:

• bank staff asserting they “don’t have capacity” and advising that a Power of Attorney should be put in place - 3 (18%). One person, with a learning disability, stated, “You need to call in the services of Care and Protection’ - I didn’t understand what that means or why”;

• another story from a service user states that he was told if he “couldn’t sign his name, even his initials, or make a mark, he could not open a bank account”;

Support workers also made commentary on this issue:

> “Four of our service users have been in residential care for some years. When they came to us we tried to help them open a personal bank account but we were told that was impossible because they didn’t have capacity if they had lived in a hospital. It was such an arrogant and uninformed response. I advocated on the service users’ behalf with bank officials and even took legal advice. The bank then suggested opening a trustee account but the service users didn’t want that. It took six months for the situation to be resolved.”

• not having acceptable ID - 8 (47%). “I was told that I need two types of ID; one had to be a photograph and one had to prove where I live. They told me I had to have a utility bill but I don’t have those. I wasn’t given any choice. It was easier when I had a benefit book for the post office. I gave up with the bank and got an account in the post office – I just needed a letter from the benefit office to prove I am me. That was a year ago maybe it is different now.”;

• ownership of accounts - 2 (12%). “I was told I couldn’t change my account to another bank because there were three signatories. Who owns the account any way?”. 
Difficulties in Managing Accounts

These centred on the following:

- obtaining statements regularly at a time suitable to the account holder - 4 (23%). “I needed my statement in the middle of the month to help me to budget. The bank refused to do this. They told me they did not have the resources”;

Other comments indicated that information on statements and bank services was “too small and there was no easy to read information. My bank thinks this just means large print”;

- understanding information - 14 (82%). This was a major source of dissatisfaction which prompted a request from people with a learning disability and support workers for information to be presented in “plain English”, and in “easy-to-read” format.

- Using the cash machine - 3 (18%). The main problems were the size of print being too difficult to read and therefore people not understanding the instructions; information not being in accessible format; sun reflecting on the screen so that it was impossible to undertake a transaction.

Experiences with Positive Outcomes

In the banking stories, positive experiences are defined as those where service users were enabled to open and manage a bank account - 7 (41%), sometimes for the first time; respect was shown toward the service user and support worker - 8 (47%); the service user felt comfortable communicating with bank staff - 4 (24%); staff were helpful - 6 (35%), face-to-face contact with a bank representative - 9 (47%) and staff who listened - 6 (35%). Some stories included more than one of these, factors which have been recurring themes in research findings.
Section Eight: The Current Legal and Financial Climate

The tenor of the comprehensive commentary in the UK Report (Appendix One) generally reflects the financial climate in Northern Ireland. However, it should be noted that there are some regional variations vis a vis:

1. The Mental Capacity Act - has Bill (not Statute) status in Northern Ireland. There is no agreed implementation date.

2. The commentary regarding bank closure applies equally to the proposed closure of Post Offices in Northern Ireland.
Section Nine: Conclusion and Recommendations

The Treasury Select Committee state in its report *Banking the Unbanked* that, “People who do not have access to banking services are limited in undertaking a wide range of everyday financial transactions. Those without bank accounts often lack security in storing money, leaving them vulnerable to theft or loss.” The report also highlighted the importance of shifting the focus of financial inclusion strategies towards ensuring that banking services are more attractive and useful to financially excluded people.

ARC (NI) supports this view. *The Banking Matters to Me* research demonstrates that currently banks are more aware of the needs of people with a disability and have put some appropriate services and products in place but there is still substantial work to be done if what the Treasury Select Committee Report states is to be achieved in Northern Ireland.

The recommendations in this section derive from analysis of the experiences of people with a learning disability, their supporters and the banks who helped in informing us of their policies.

Cognizance should be taken of the detailed commentary accompanying the UK recommendations - located in the UK report. These are agreed across the four regions, although there are some regional differences which are incorporated into the Northern Ireland Report.

**Recommendation One**

To develop a structured training programme across all banks and their branches. This must include raising awareness of the needs of people with a learning disability and develop the knowledge, skills and values of staff working with them. This programme should be delivered in partnership with people who have a learning disability.

Training should be an on-going process and an integral part of staff induction. It should also be regularly reviewed to take account of emerging needs.

**Recommendation Two**

To ensure consistency of attitude and practice across banks and, in particular, across branches of the same bank. This would help to ensure that people with a learning disability do not receive mixed and confusing messages or misinformation, and staff attitudes would be concomitant with best practice.

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Recommendation Three

To provide appropriate resources for face-to-face contact in a private place away from the busy cashier’s desk.

Recommendation Four

To ensure that banking policies regarding ID are transparent and there are appropriate ID alternatives for people with a learning disability.

Recommendation Five

To be pro-active in advising people with a learning disability on options regarding their personal accounts and how to access them.

Recommendation Six

To ensure the provision of accessible information. People with a learning disability prefer information to be in large print, in Arial font, with accompanying pictures.

Recommendation Seven

To ensure that people with a learning disability are appraised of the full range of services and products, including special tools, available to them in banks. This requires providing all information in easy-to-read format; it is recommended that banks work in partnership with people who have a learning disability and organisations which provide services for them to achieve this.

Recommendation Eight

To develop sound knowledge and understanding of the role of the Office of Care and Protection so that its services are not recommended/invoked inappropriately.
Acknowledgements

The staff of ARC (NI) wish to thank all the banks, building societies and post office staff for answering our questions.

Most importantly we are indebted to all the researchers and their supporters without whom none of the work of Banking Matters to Me would have been possible:

Buzz, Omagh

Compass Advocacy, Ballymoney

Lilliput Theatre Company, L/Derry

The Junction, Belfast

Young, Fit and Able, Craigavon (Lisburn, Portadown)

Thank you all!
Appendix One: The Current Financial Climate

In the two years during which the Banking Matters to Me research has been taking place, there has been a climate of change in retail banking. Some of this change is common and ongoing in the financial sector, as companies float on the stock exchange and there are take-overs and mergers. Banking is big business and as such the views of shareholders, national and international law and the competitive market place are central to its day-to-day affairs. Each merger and each change requires adjustment from the banking institutions that employ hundreds of thousands of staff. The development of new policy, new ideas and new ways of working takes time to filter down to the grass roots of individual branches and the effect on the customer at grass roots takes time to filter up to the policy makers. Retail Banking is only a part of the banking business, customers with disabilities only a very small part of this market place and customers with learning disabilities an even smaller proportion. Despite this, there are some key policies, messages and legislation, which the retail banks have to respond to, which have a direct impact on people with a learning disability. Some of these are described below.

The Disability Discrimination Act

In the past two years implementation of The Disability Discrimination Act has ensured that disability is on the banking agenda. Some banks now have a person responsible for information and advice relating to disability, however, many of these are for the staff to access not for the general public. Many banks include Disability as part of their Corporate Social Responsibility policy, however, this is often related to equal opportunities for employees and has only more recently, in light of the Financial Inclusion agenda, included specific reference under treatment of customers. Initially the banks have concentrated on the needs of physically disabled customers and as one member of a disability helpline put it “struggled to fully embrace the needs of people with mental health issues and people with a learning disability”.

Mental Capacity

The Mental Capacity Act 2005 will come into force in April and October 2007. Mental capacity is the ability to make a decision. A person’s capacity to make a decision can be affected by a range of factors, including a severe learning disability. The Act sets out some core principles which need to be considered when a decision about someone’s capacity is being made:
- a person must be assumed to have capacity. A lack of capacity has to be clearly demonstrated;

- no-one should be treated as unable to make a decision unless all practicable (reasonable) steps to help them have been exhausted and shown not to work;

- a person can make an unwise decision. This does not necessarily mean they lack capacity;

- if it is decided that a person lacks capacity then any decision taken on their behalf must be in their best interests;

- any decision taken on behalf of a person who lacks capacity must take into account their rights and freedom of action. Any decision should show that the least restrictive option or intervention is achieved.

A lack of capacity cannot be established by a person’s age, appearance, condition or any aspect of their behaviour, which might lead to unjustified assumptions about capacity. Capacity can vary over time and according to what decisions need to be made. When a person who may lack capacity is making certain legal decisions, common law tests need to be applied to the decision about capacity. This test applies when we enter into a contract with a bank in order to open an account. We cannot assume that the person lacks the capacity to make a decisions without first assessing their capacity to undertake the actions involved in operating the account. The assessment should draw on the relevant law test established in each of these areas by previous legal cases. The provisions of The Disability Discrimination Act place the burden of proof for showing a lack of capacity (in the reasonably held view of the service provider) on the service provider in question. In other words, the person applying for the service (ie, a bank account) is to be taken to have capacity unless the service provider shows that s/he formed a belief to the contrary and that that belief was reasonably held. The starting point is always that the bank account applicant has capacity. The obligation to make reasonable adjustments (under section 21 of the DDA) is a significant one, and would clearly apply to situations such as where bank policy requires an applicant for an account to complete a complex written application form.

**Banking Code**

Since 1992, banking customers have had the added protection afforded by the Banking Code, which is voluntary commitment, and sets minimum standards for the way in which banks, building societies and other banking service providers treat their customers. Of particular relevance is the part of the code that states, “We will make sure our advertising and promotional literature is clear and not misleading and that you are given clear information about our products and services”.3

Financial Inclusion Agenda

Following the Treasury Report into financial Inclusion published in 2004, a Financial Inclusion Taskforce was established to monitor progress, together with a Financial Inclusion Fund to support initiatives to tackle the lack of affordable credit and face-to-face money advice.

At a conference held in April 2006, the Chair of the Task Force, Brian Pomeroy recognised that much progress had been made towards the goal of halving the number of people without a bank account, but that there were still significant obstacles such as:

- inadequate staff training and product awareness in banks;
- problems with ID and address verification;
- long timescales in some cases for getting a bank account open;
- unnecessary use of credit reference searches.

In November 2006, the House of Commons Treasury Committee published its thirteenth report titled Banking the unbanked; banking services, the Post Office Card Account and financial inclusion. The report highlighted a number of concerns relating to the ‘community’ exclusion of groups who do not have access to a bank account and in particular (in relation to this research), the need for banks to work together with community groups and organisations to develop appropriate solutions to help financially excluded people.

Corporate Social Responsibility Policy (CSR)

“The Government sees CSR as the business contribution to our sustainable development goals. Essentially it is about how business takes account of its economic, social and environmental impacts in the way it operates – maximizing the benefits and minimizing the downsides. Specifically, CSR is the voluntary actions that business can take, over and above compliance with minimum legal requirements, to address both its own competitive interests and the interests of wider society.”

Banks goals are a matter for each individual bank but the majority refer to the need for equal opportunity in the workplace in relation to disability. Where they refer to customers with a disability they rarely directly refer to people with a learning disability. Accessibility generally refers to physical accessibility. However, over the past year where changes have been made to policies they have included goals relating to financial inclusion. Specifically in relation to Basic Bank accounts.

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4 HM Treasury (2004), Promoting Financial Inclusion. HMSO, Norwich

5 Department for Trade and Industry (2004), Corporate Social Responsibility, a government update. HMSO, Norwich
Treating Customers Fairly

In July 2006 The Financial Services Authority (FSA) published its report *Treating Customers Fairly - Towards fair outcomes for consumers* which set out the progress made through its The Treating Customers Fairly (TCF) Initiative. TCF is a set of principles not regulation. It is an initiative including but not exclusive to banking services. It states:

“Firms should by now be seeking to make TCF an integral part of their business culture. TCF is a continuous process - it is not something that firms can implement and then forget about.”

There is mixed progress to report amongst firms implementing their TCF strategies - some are making good progress (with a high level of commitment shown) but others are lagging behind.

A majority of firms say that they are implementing TCF programmes, but even in these cases we have found that high levels of senior management commitment to the fair treatment of customers are often not yet reaching the front-line of firms’ activities. An example of where there is still some way to go is in quality of advice, where firms need to improve the way they give financial advice to retail customers in order to reduce the risk of mis-selling.

Financial Services and Markets Act (FSMA) 2000

This act has as a general principle that consumers should take responsibility for their decisions. However the FSA have stated as part of its *Treating Customer’s Fairly* initiative that: “Case law and consumer legislation have spelled out with growing clarity that particular acts or omissions by sellers will reduce the buyers responsibility for an unhappy outcome”.

Joint Money Laundering Steering Committee

Prevention of money laundering/combating the financing of terrorism Guidance for the UK Financial Sector.

All banks in the UK are covered by the Joint Money Laundering Steering Committee, which has recently provided updated guidance on money laundering prevention (31st August 2006). This allows financial services to take a sharper risk based approach affecting the way many firms operate and deal with customers. However the guidance states, “It is important not to automatically to deny access to Basic Banking facilities to those who cannot meet the expected benchmarks”. There is generally a move in the guidance towards discretion however it is through the banks interpretation of giving local staff discretion that the rigid interpretation of the guidance appears to be applied.

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7 HM Treasury (2003), *Money Laundering Regulations*, HMSO, Norwich: Part 1, pages 63 to 66 - customers who can’t provide standard evidence, Annex 1-1 - documentation in special cases
Bank closures

In the past two years many of the banks say they have recognised the value of local branches - see adverts and also press releases. Which from the Consumer Association say this is due to criticism from customers, the media, consumer groups and the government. This is in the interests of people with a learning disability who have a preference to face-to-face, over the counter services. However, The Campaign for Community Banking issued a press release on the 12 March 2006 pointing out that the opening of new branches by Halifax and HSBC are not a reversal of the branch closing trends, as the target areas were affluent high streets in the South East and London or out of town retail parks, which already have a number of bank or building society branches. They also issued a press release on the 1 September 2006 about Lloyds TSB being unable to honour its pledge not to close branches where they are the last bank in town and researchers in the rural areas of the Highlands of Scotland reported the closure of banks last year. Bank closures limit people’s choice about services and result in more costly alternatives such as cash machines in shops or limited Post Office services. Travelling long distances and using ATM machines or Internet banking are often difficult for people with a learning disability.

The Campaign for Community Banking Services is a coalition of 28 national organisations concerned with bank closures, financial exclusion and community sustainability.