



UNLOCK
The National Association
of Reformed Offenders



**money
skills**

UNLOCKing Banking in the East of England

PROJECT SUMMARY



Objective

To establish an effective, efficient and secure process by which people in prison in the East of England are able to open Barclays Cashcard accounts as part of their resettlement back into the community.

Need

Providing access to banking for people in prison before release is one of the foundations of successful resettlement and provides a positive contribution towards reducing re-offending. Opening a bank account removes a significant barrier to employment as well as improving access to various benefits, allowances and grants. Bank accounts make it easier to secure stable accommodation and can encourage a more responsible attitude to spending. In addition to creating a barrier to employment and housing, being 'unbanked' prevents people from taking up other mainstream financial products and services. People who are 'financially excluded' either use non-mainstream providers which have higher costs or simply remain unable to access the services most people take for granted. People who open bank accounts before leaving prison have also reported positive changes in attitudes, such as feeling more 'normal' and 'included in society'.

40% of people in prison surveyed by the Legal Service Research Centre reported having no current account or other financial products, compared to 5% of people interviewed in the community. An evaluation by Liverpool John Moores University found that, prior to the banking project, 69% of prisoners at one prison had no bank account. It can be extremely difficult for people to set up even basic bank accounts both before and after release. Many prisons have recognised this need and have taken steps to meet it and around 40% of prisons report some kind of banking service. Although there are an increasing number of projects in place, many schemes are dependent on individual relationships and processes vary greatly between prisons. A significant number of prisons have made major efforts to establish relationships with both local bank branches and head offices but have been unable to make any progress, leading to a great deal of frustration for everyone involved. Therefore, lack of access to even basic banking remains the norm for the majority of people in prison.

The Pilot Project

UNLOCKing Banking in the East of England has been developed by UNLOCK (the National Association of Reformed Offenders) and Barclays to provide access to Barclays Cashcard accounts for people due to be released from prison, as well as increasing their practical financial capability and developing greater awareness of financial issues.

The project was piloted in 3 prisons in the East of England (HMP Blundeston, HMP & YO1 Norwich, and HMP Littlehey) between 2008 and 2010. This was delivered via a partnership with the Foundation Training Company (FTC), a charity contracted by the National Offender Management Service (NOMS) in the East of England to provide resettlement services within the region's prisons.

Many issues had to be overcome, including proof of identity, offence histories, card and PIN security, access to accounts and a lack of basic personal finance skills. Over time, a process was developed that integrated support completing applications, a bespoke identification document and tailored basic financial capability training refined by detailed feedback from all participants.

However, the project was very successful. In the year 2009/10 around 300 Barclays accounts were successfully opened, representing 99.7% applications sent to the bank.

Regional Expansion

In addition to its own ground level work, and in recognition of that done by others, UNLOCK began working towards a national agreement and protocol between prisons and the banking industry as a whole. A partnership was established with the British Bankers Association (BBA). Joint events were held at the House of Lords and the BBA to bring together representatives of the banks, government and charities to highlight the issues.

In 2010, UNLOCK began working in partnership with the Ministry of Justice, funded in part by Barclays, to map current gaps in service provision, condense its experience into clear guidance for prisons on running effective, efficient and secure banking services in prisons, and develop a national framework.

At a bank-only roundtable at the BBA, UNLOCK proposed a model of regional partnerships, due to the difficulties faced by prisoners and prison staff in engaging with banks at a local level. Each bank would agree to accept applications for basic accounts from all the prisons in a specific region. Larger banks would take on regions with more prisons. Processing of applications would take place centrally within each bank, rather than at branch level.

In response to the success of the pilot and UNLOCK's campaign for all banks to develop regional partnerships to support the work of prisons, Barclays has increased its commitment and expanded its partnership work.

Barclays has expanded the service to cover all 14 prisons in the East of England region, in addition to 4 other prisons with which it had developed positive relationships. Support with financial capability, application forms and providing ID will continue to be delivered by expert local resettlement staff, under a contract with the National Offender Management Service in the East of England. Barclays are the first bank to take a strategic approach and own one region.

UNLOCK's campaign to encourage other banks to engage continues and has recently been featured on Radio 4's *Moneybox*.

Further Information

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