



Easy Read

Dosh report: access to banking for people with a learning disability

Easy Read summary



written

This is an Easy Read summary of a report about the access to banking for people with a learning disability. This report is written by Dosh. Dosh supports people with a learning disability with their money.



bank account

More people now need a bank account to spend their money, get their benefits and manage direct payments for their personal budget. This means that access to banking is important.



report

This report is about how people with a learning disability get access to banking and the problems they have with banks and building societies.



problems

The Dosh financial advocates have written about the problems they have seen. We have looked at these stories and other research to write this report.

This report:



explain

1. explains the 4 main problems we have found with access to banks



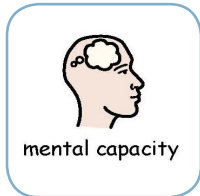
suggestion

2. suggests 5 ways to make it easier for people with a learning disability to use banks and building societies.

Problems



We have found 4 main problems that people with a learning disability have with banks. They are:



1. Mental capacity

Mental capacity means being able to make a decision about something, for example deciding to open and manage a bank account.



The Mental Capacity Act is a law that says that everyone should be supported to make decisions for themselves if they can. Banks must follow this law, but sometimes they do not do everything they should.



For example, we have found that banks sometimes say that someone does not have the capacity to open a bank account. They say this before they have supported the person to understand and decide to open a bank account.



The banks have information on what to do if someone does not have the capacity to manage a bank account. They do not have a lot of information on how to support someone to have capacity or what to do if you are not sure.



2. Proof of identity and proof of address

When you open a bank account you have to prove who you are and where you live.



Most people use a passport and a driving licence to do this. Some people do not have these documents.



The banks have lists of what other documents people can use. The problem is that the banks do not always tell people about the other documents.

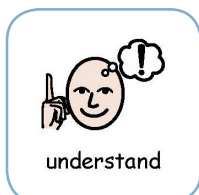


3. Access to money

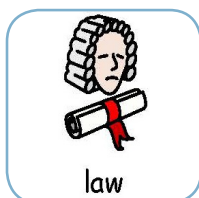
We have found problems with:



- people getting money from the counter and from cash machines
- using a card and PIN (a security code of 4 numbers that you have to remember)
- accessible information
- banks giving support in the branch
- banks working with support workers, advocates and families who are supporting the person.



If people get the right support to access and understand a bank account then they can be more independent. They will be able to use their money in the way they want. They need the bank's help to do this.



The Equality Act is a law that says that banks have to make changes to their services so that people with a disability can access them.



Banks make some changes, but we have found that they do not always make all the changes they should.



Banks are worried about the bank accounts not being safe enough if they make too many changes. Banks need support with this so that they know what changes they can make.

4. Always getting a good service and good information



good

We have found that some banks and some people are very good at supporting people with a learning disability with their money.



stopped

The problem is that this does not always happen. This means that some people are stopped from managing a bank account by themselves.



do not

They do not get information that they can understand or they do not get the right support.

Recommendations



recommend

We have made 5 suggestions for how to stop these problems.



research

1. Research

We need to do more research with lots of people with a learning disability.



how many

The research should try to find out how many people have problems with banks and what the problems are.



guide

2. A guide for banks

Banks should write a guide for staff about how they can support people with lots of different needs.



explain

The guide should say what changes they can make to their services. The guide should also explain how to check if someone has the capacity to make a decision about banking.



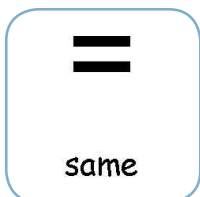
3. Training for banks

Banks should do training for all their staff about what the guide says.



They should do training on:

- mental capacity
- how to support someone
- different ways someone can prove who they are.



They should make sure everyone does this so that everyone gets the same good support and information.



They should also teach everyone about what a learning disability is and the ways it might affect people's banking.



4. Easy Read

Banks should write information in Easy Read.



5. A guide for people with a learning disability

We should write a guide for people with a learning disability and their supporters. The guide should tell everyone what the laws say and how to work with banks.



Dosh has started to write this guide. We want lots of other people and organisations to help us to share and develop this.

Conclusion



conclusion

We have shown that there are some problems for people with a learning disability accessing banking at the moment.



work together

Our suggestions show how we can make changes. It is important that banks, people with a learning disability and their supporters all work together to make these changes.



important

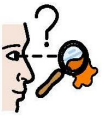
It is important that everyone who wants to has support to access banking.



independent

A bank account gives people control over their money and makes them more independent.

Find out more



find out

You can find out more about some of the things we talk about here:



links

- Barclays (2012) '**Banking Made Clear**'
- BILD and Barclays **banking videos and EasyRead money links**
- The **Making Money Easier** resources from United Response
- The **Money Matters to Me** website
- Money Made Clear '**Help Looking After Your Money**'



written

This report was written for Dosh Ltd by Meike Beckford in February 2014.