

Digital Financial Inclusion in a Cashless Society

“I’d like a contactless card, it’s easier, you just tap it” - self advocate

Duration of project

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About us

We are an Inclusive Research team from the RIX Centre based at the University of East London (UEL). Our group includes co-researchers with lived experience of learning disability, a research assistant and principal academic researcher experienced in inclusive research.

Background

The UK is experiencing a steady and inevitable movement towards a cashless society. Increasing ATM and bank closures, a growing rejection of cash in shops, and a movement towards cashless payments are driving the decline in cash use across the UK.

Over the last ten years, cash payments have dropped from 63% of all payments to 34% ¹. If this downward trend of cash use continues, according to a report by the Access to Cash Review², the UK will see a complete end to cash use by the year 2026.

The transition to cashless payment is likely to be easy for most people. However, cashless payments have largely been designed with the mass market in mind, not for people with a learning disability or additional support needs who, historically, are heavily reliant on cash (BBC, 2022)³.

Mencap estimates that there are 1.5 million people living in the UK who have a learning disability⁴. For those who depend on cash, the shift towards cashless payment is likely to be a struggle and lead to further disadvantage for people with learning disabilities, significantly contributing to greater ‘digital financial exclusion’.

Within this context, we have a duty to promote digital financial inclusion for people with a learning disability or additional support needs. It is essential that those who currently rely on cash are not disadvantaged as the UK transitions towards a digital finance economy.

¹ UK Finance, UK Payment Markets 2018, <https://www.ukfinance.org.uk/system/files/Summary-UK-Payment-Markets-2018-1.pdf>

² <https://www.accesstocash.org.uk/media/1087/final-report-final-web.pdf>

³ <https://www.bbc.co.uk/news/uk-wales-65239611>

⁴ <https://www.mencap.org.uk/learning-disability-explained/research-and-statistics/how-common-learning-disability>

Introduction

Quarriers commissioned the RIX Centre Inclusive Research team to carry out an evaluation study to explore how people with learning disabilities manage and use their money, what works and what is difficult. This report details the activities undertaken by the research team as part of this phase. It provides an account of the aims and objectives, methodology, points of discussion, conclusion, and recommendations for Phase 2 of the project, which will consider possible practical solutions to support people with learning disabilities to move from cash to cashless (digital) payments, and towards digital finance overall, in order to fully participate in the cashless society.

Aims and objectives

The inclusive research team was tasked to:

1. evaluate the degree to which people with learning disabilities and additional support needs experience financial exclusion
 - explore how personal finances are currently managed, how financial transactions are made, assess reliance of cash and obstacles faced
2. evaluate current cashless options
 - explore what the barriers are
 - provide recommendations for better service design (feed into specification for Phase 2)
3. evaluate the challenges and safeguarding issues experienced by those who provide support with current financial services to people with a learning disability or additional support needs
 - explore viable solutions and improvements to the existing service
 - make recommendations for a new service specification.

Methodology

The evaluation work took place between September 2022 and December 2022 using qualitative and quantitative research methods.

The documentation of the project was recorded by the Inclusive Research team on a RIX Project Wiki (Figure 1).

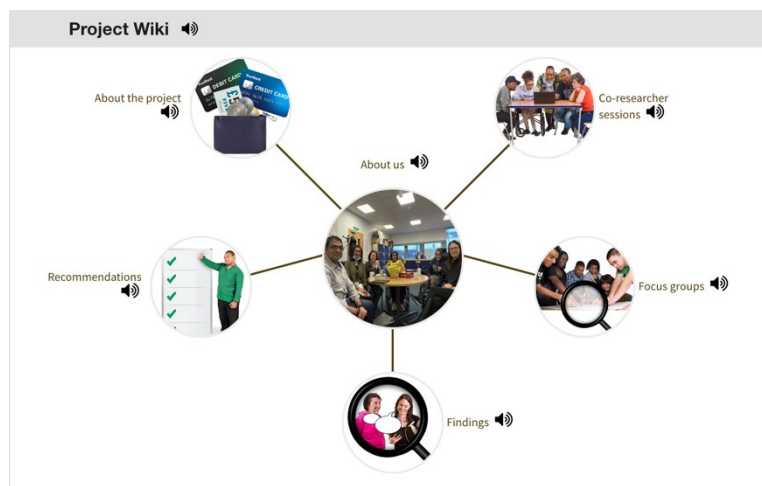


Figure 1 RIX Project Wiki

The different perspectives, experiences and feedback were collected through five focus groups scheduled over September, October, and November 2022: three for people with a learning disability and additional support needs; one for parents, carers, staff and support workers; one for Barclays Bank staff.

The focus group participants were recruited by Quarriers. Quarriers created an accessible information sheet and consent form which were shared with participants prior to attending a focus group. This was to enable participants to make an informed decision about whether or not they wanted to take part.

The participants from all five focus groups resided in Scotland. All five focus groups were held online over MS Teams to enable attendance and allow for meeting transcription.

Through several research sessions and a brainstorming session, the Inclusive Research team identified questions to assist with the evaluation. It became apparent that some of the questions identified were basic questions that would be better suited as survey questions. Removal of these questions would allow for more time during the focus groups to capture the experiences and stories of participants. Therefore, three online surveys were created and distributed using RIX's online EasySurvey software.

1. Survey for participants with a learning disability or additional support needs
<https://www.rixeasysurvey.org/kiosk/ZWjQ>
2. Survey for Barclays Bank staff
<https://www.rixeasysurvey.org/kiosk/aOB3>
3. Survey for parents, carers, staff, and support workers
<https://www.rixeasysurvey.org/kiosk/a292>

Prior to joining a focus group, Quarriers contacted all those taking part and asked them to complete an online survey.

The focus groups and easy read survey explored: purchasing habits; how financial transactions are made; use of cashless options; support needed / provided; access to digital devices; barriers experienced; safeguarding.

All focus groups, interviews and workshops were recorded and transcribed. Co-researchers, with support from the research assistant and academic lead, reviewed their findings, organised them into themes, and created the first draft of the report.

The academic lead and the research assistant worked on the full report further and produced the big report.

The whole team got back together and reviewed the big report and agreed on the shorter, easy read version (in progress).

Initial findings

Baseline findings from online survey

21 supported users, 7 support staff/parents and carers and 5 bank staff completed the online surveys.

81% of supported users reported having their own bank account; the remaining 19% did not know if they had their own bank account. 71% reported having their own bank card and 62% of these who required support to manage their finances. Only, 14% of supported users felt capable of managing their own finances independently.

All parents who completed the online survey reported using online banking confidently, online services to pay for bills, and were experienced in online shopping. 86% of parents, carers and support staff felt that the people they supported, however, were not confident in managing their own finances and required a lot of support as well as specialised, easy-to-use-and-understand services to build their confidence.

14% of bank staff felt that they had minimal knowledge of people with lived experience of learning disabilities as customers. 72% felt they had a good knowledge and 14% did not answer this question. The bank staff were able to recognise that people with learning disabilities have a range of additional needs and require reasonable adjustments to access and use bank services effectively and with confidence. They identified the following adjustments that need to be made for people with additional needs:

- A bit more time
- Quieter spaces to talk
- Space to sit down
- Ability to listen well
- Additional support with banking transactions, balance checking, making digital payments, transfers, or cash withdrawals
- Individualised support must be provided as each person is different
- Variability of accessible information about the services – visuals, easy read text, simple explanations, and examples
- Accessible, easy to access. secure services that also safeguard customers from potential financial abuse.

Bank staff were aware of the need to provide reasonable adjustments for people with a learning disability, following the bank's guidelines. However, some respondents reported needing to "break the rules" to provide adequate support for customers with learning disabilities, as the existing guidelines did not allow for some of the adjustments required. Bank staff felt that they were able to do this (break the rules) ethically as they had known those customers for years and had developed good professional relationships with them. This enabled them to support the customers in an individualised way whilst safeguarding them at the same time.

"We have a 'made-up' process to support them, where we've been able to 'flex the rule' because we could say that we knew them, and it would make things much easier" – bank staff.

Findings from surveys and focus groups

In this following section we will report our findings from surveys and focus groups. These are organised in themes that the group identified when reviewing our data. These themes were: use of cash, use of bank cards, access to banks, going digital, digital financial skills, benefits of online banking and cashless payments, barriers to using cards and cashless payments, organisational processes.

Use of cash

Our research highlighted that three quarters of participants (76%) with lived experience of learning disability used their bank cards to withdraw money either via an ATM or over the counter at their bank or post office. This finding clearly highlighted that people with lived experience of learning disability rely on cash daily and that this helps them manage their money safely.

“What I always do when I am at a cash machine and drawing money out, I always get a receipt, so I know what I’m spending, so that keeps me right and I always do that, and I have my limited amount that I take out each time as well. That’s the limit” – self advocate

Goods purchased were mostly food, clothes, toiletries and presents. People with lived experience felt that using cash helped them to manage their money better and made them feel good and independent. Having cash enabled people to make their own choices and purchases as and when required. They all felt that the use of cash should remain as an option for everyone.

*“It’s more safer using cash, you know how much you have left at the end of the month”
“I like the feeling of cash, it feels real” – self advocate*

Participants with lived experience felt the option to use cash should always be available as this is one of their basic human rights. By introducing the use of cards only, participants felt that their choice was taken away from them; the need to use digital money creates anxieties and takes individuals’ independence away. It is important to remember that people with a learning disability still have the same rights as any other customer when it comes to financial services.

“People should have an option - if they want to spend cash, they spend cash. If they want to spend card, they spend card. I just feel that my choice has been taken away. It feels like I can’t be independent either. It’s taken my independence away from managing my finances as well.”

“You shouldn’t have to go into a shop and be told, sorry, we don’t take cash, we only take cards. That is not how it should be, they should be flexible.”

“It’s like discriminating [against] people.”

“That’s not fair. Its excluding people.”

People with learning disabilities rely on using cash for many of the same reasons as anyone else - to pay for goods and services, to manage their finances, to budget, and to make purchases. For people with learning disabilities, using cash can be a helpful tool in helping them to keep track of their spending and to manage their own funds independently. It can

also be used as a way of providing them with a sense of security, as it is tangible and can be easily monitored.

“I don’t get panicky when I use cash, but when I use cards that’s when I get panicky, because you do not know what you’re spending on cards and that’s quite worrying.” – self advocate

“For me it’s extremely important to be able to manage my finances because I’ve had issues in the past. I’ve been conned out of money in the past and stuff like that. I think it’s very important for me to be in control. I get financial support, but its only when I want it. I don’t like having to justify spending my own money.” – self advocate

“They don’t use a card unless the banks are closed or it’s an emergency. If it’s an emergency that’s the only time they ever use their cards. Other than that, it’s only cards to access cash and then it’s cash all the time.” - support staff

Use of bank cards

Since 2020, when the pandemic spread across the world, we observed shops requesting the use of cards and contactless payments as a protection against the spread of Covid-19. Our respondents with lived experience reported this change as an additional source of frustration and restriction of their independence.

“Made me feel scared. Here’s your money, take your money back, we prefer card.” - self advocate

“I felt sad. You can’t get what you wanted to buy.” – self advocate

“When Covid happened, and the people were quite frightened, I felt frustrated. I had lots of cash I wanted to spend but couldn’t. I had to wait for dad to help with his card. I lost a bit of independence.” - self advocate

“Sometimes we would have my grandad with me, because he was the only one with the card.” - self advocate

There were also people who had to start using their bank card without realising the implications of overspending or simply not understanding digital money, resulting in overspending unknowingly. There needs to be an option that would protect and safeguard people with a lived experience of learning disability who might not have the capacity to understand and manage their finances.

“He discovered his bank card was contactless. So he was, he was tapping away. He obviously didn’t understand that it takes multiple monies off you, so he just knew he could tap his card and it became that he was spending far too much money without realising he was doing it.” – support staff

Access to banks

Access to physical bank branches is important to people. Our respondents commented on having a long-term relationship with staff at their local branches. Their weekly visit to the bank is an important social event that they look forward to. Using an alternative branch is not the same, as this requires building new relationships which can take a long time.

Individuals with lived experience, their parents, carers and supporters, as well as bank staff, all commented on these unique relationships and their impact on quality of service delivered.

“Some of the people we support, that's a relationship that they have got. Some of them don't have family, so to go to the bank is something that they look forward to because they have built a relationship.” – support staff

“The people we support have been going to the same branch of a bank for many years and the staff members have been there too and know them all. When they withdraw their money, they would just mark an X.” - support staff

Current closures of bank branches have a negative impact on people with lived experience of learning disability, bank staff, services, and customer satisfaction. Of course, no one likes to find out that their local bank branch no longer exists, but for people with lived experience, that means so much more. It means that they may not be able to interact with a different branch in the same way that they are used to, and their visit might be unsuccessful as a result.

“As people are finding their branch has closed, they are going to a new location, and they are having to re-learn how we can support them. It is one of those things that can be a real problem because you could find that [the] branch doesn't have those same [adjustments] or isn't prepared necessarily to make those same 'flexes' or is more concerned about the rules. They can't say that the person is known to them, so they're unable to transact in the same way. This is where we need to be better educating our colleagues, but also providing those additional supports to customers who should be able to go into any branch and get the same level of service - and that's on us to make sure that we provide that education in accessible formats.” – bank staff

“If I go into another branch and try to take money out. I would need to have God knows how many forms of ID and whatever. If I go to the bank that knows me, I don't have to do that.” – self advocate

People with learning disabilities rely on support from their parents, carers, and support workers. In some cases, people with lived experience of learning disability who are supported by their aging parents reported how their parents also struggle with the move to online banking and cashless payments.

“My mum didn't have a physical bank to walk into. She was told to do online banking. She was annoyed. But she's getting better with it.”- Self advocate

Closure of bank branches

Closure of bank branches negatively impacts vulnerable groups including people with lived experience of learning disability. Organisations/banks have the responsibility to ensure that the changes to bank opening hours, closure of banks or cashpoints is done in a least restrictive way, and with minimal negative impact on the customers.

Ensuring a smooth transition from face-to-face to online services should be one of the bank's priorities to ensure customers with additional needs are not disadvantaged during the

transition process. This issue was raised during one of our focus groups with bank staff who discussed the lack, or inadequacy, of processes to support vulnerable customers.

The staff members talked about the need to 'flex the rule' to support people with a learning disability or additional support needs online and the need to re-establish their relationships with their clients online.

"The team I worked with, we got to know the customers through what they sounded like, through the voices...one of the customers I remember was in a care facility, so we worked closely with staff in the care facility to understand what his needs were, what his day-to-day routine was when it came to banking. And he did live fairly independently, and so he would go to a branch and withdraw cash and then use that to live on during the week...But at night-time, he'd get a bit anxious and wanted to know how much his balance was. He would call us quite regularly throughout the evening, we didn't want to stop him and sit there worrying. So, we put some notes on his account. We all got to know him and support him and all he wanted to do was check that the money had come in, that he could go out and spend it... We had kind of breached the rules, I suppose we made it up, as I say we got to recognise the people's names, the voices, we could see the notes on the account as the information came through. But it meant that whenever they did need to do something like pay a bill, pay a care fee, pay whatever, we had to send them to branch and that's, you know, where the process broke down from a telephony perspective." – bank staff

Closing bank branches and the migration of banking services to online banking requires new improved online services that are accessible, easy to use and understand, and provide adequate security and safeguarding options for people with learning disabilities. This shift also requires additional banking staff support services, as we know that people with learning disabilities will need to deal with other people who do not know and understand them, and that the automated service options are not adequate. When discussing this issue with bank staff, we were also able to find out that bank staff training must also be taken into consideration. The current training offer does not provide the depth of knowledge and understanding that is required to maintain good online customer service and positive customer experience for people with learning disabilities.

"We've had to support customers with changes as things have advanced with mobile phone apps and with online banking as extra options. We've had to kind of do that for ourselves. I don't feel like our training has ever really had enough to kind of support with the nuance. Whenever we have any kind of training around customers' needs, it's always quite generic. It's quite sterile, it's quite controlled, it doesn't have that kind of lived experience and it doesn't have that kind of range, the range of different needs. You might get a one-page activity to read with one or two little questions." – bank staff

"Looking at the people we've got with us today [co-researchers with lived experience of learning disability], you all clearly have different needs, and our training would never be enough for us to support you from that, we would have to get to know you, learn and get to know you better to be able to support rather than being able to go, yes, we know everything from our training. And that is definitely a sort of shortcoming of how of how our training is." – bank staff

Perspectives of parents, carers, and support organisations

As previously mentioned, three quarters (76%) of people with lived experience rely on support when dealing with and managing their finances. This support often comes from parents, carers or supported living/residential organisations. To date, parents, carers and organisations have systems and processes in place to help manage, support and monitor finances and safeguard individuals with lived experience of learning disability. With the closure of banks and a push towards a cashless society, these support groups are also trying to catch up and amend/adopt existing systems and processes, as they are not adequate for cashless transactions.

“All the people that we manage, have all got cash books and don't have a bank card. We go to the bank on a weekly basis and pick up money. To be fair, they probably don't know how to use a bank card.” – support staff

Our research suggests that people with lived experience of learning disability require a lot of support from their parents, carers, and support workers to manage their finances and use digital financial services, including contactless payments and bank cards. The support offered would often depend on the confidence of the person who supports them. We asked parents, carers, and supporters how confident they were in using contactless payments themselves. 57 % responded 'not very confident at all'. This finding suggests that people with a lived experience face an additional barrier to adopting the use of contactless payments and accessing digital financial services. Further simplifications, security measures, education and training is also required, not only for people with lived experience but for their carers and supporters too.

“People are not confident using bank cards. I am not confident using bank cards either.” - parent

“I've heard cards can be risky, you don't know how much you're spending, you could be spending millions which you don't even recognise, so it's huge. That's why I prefer using cash than card.” - parent

Digital financial skills

During our focus groups we found that a lot of people with lived experience and those who supported them agreed that they could start using digital financial systems, but they would need to learn and be trained. This would require provision of support and appropriate easy to use resources. Some have had to learn the 'hard way'. One of our focus group participants shared their story of mismanaging their finances and the hard lessons learnt through this experience.

“I had a real trouble situation. I had no money in my account at all. I was just spending on DVDs, so I didn't realise what is important to spend on because I was just spending on DVDs. I didn't think of, you know, to deal with bills and all that.... But now I'm getting much better at that now. So, I'm realising now, which is a huge improvement. It's spending on what is important to me. If I want to go on a trip somewhere, I'm saving money like that now and concentrating on my bills as well and I'm doing really well with it.” - self advocate

Benefits of online banking and cashless payments

A small number of people with lived experience of learning disability reported feeling confident in actively using contactless payments and online banking and were able to identify some benefits of cashless finances. The benefits of cashless and digital banking identified by people with lived experience include the following: safety, ease of use, quick, good design, instant access to the bank or receipts, notifications, reminders, security.

“If you have cash, it weighs down your pocket you know or you lose money. At least if you pay by card, you’ve not got any money lying around and you can’t lose it.” - self-advocate

“It’s easy to scan to pay for things, if it’s a lot you put your pin in... You don’t need to count or anything.” - self-advocate

“I’ve got this card. Me and my mum we got a bank card and I have to put this thing on the card, and I hear this beep. That’s a good thing to hear.” - self-advocate

“It’s quite quick, you can at least keep track of what you’re spending, you can go into your history on your phone, there you can see how much you’re spending.” - self-advocate

“With the phone you see it immediately because it comes up like a mini receipt.” - self-advocate

“Once you open your online banking, if you use your card it comes up right away that you’ve spent £20 in Tesco’s or £20 in Sainsbury’s or Asda, it gives you a notification that you’ve actually spent that money. Which is easy, which is quite handy for me so I can keep note of what I’ve spent.” - self-advocate

“It’s actually quite secure because you need ID, you need your fingerprint to actually authorise payment going out.” - self-advocate

“I’d like a contactless card, it’s easier, you just tap it.” - self-advocate

Barriers to digital banking and card use

There are several barriers identified by our project participants that stop them or hinder their experience of using bank cards, digital banking, and cashless payments.

Cashpoints

Access to cashpoints, their position and their location was one of the barriers discussed. Wheelchair users find accessing cashpoints on walls difficult as they require a space underneath the point to get close enough and be able to see and access the keypad. The location of the cashpoint also needs to be taken into consideration so that wheelchair users can access them easily. People said that they preferred using cashpoints inside banks as they felt their design was better and more secure. Access to banks was also mentioned as one of the barriers, as not all branches have automatic doors or doors wide enough for wheelchair users.

“I wouldn't have been able to have done it because it's not safe. I'd sooner go into the bank and do it that way.” - self advocate

“I normally go inside the bank, because they're quite shorter, and my wheelchair can go through and it's simpler for me to use.” - self advocate

“I need one that goes under the wheelchair to see where you're looking or putting in your pin number.” - self advocate

Online safety

Security and safety of online banking and digital payments is high on the agenda for people with learning disabilities. People hear news stories about scams and cyber-attacks which make them feel less confident and less secure. Understandably, people reported feeling worried, not trusting online systems, and requiring additional training and reassurance to engage with digital finances in the future.

“I do not do online banking at all. I don't trust it. I really don't. Because there's so many scams about.”- self advocate

“My mum and my dad don't like buying online because of hackers and that.” - self advocate

“Give us some proper training so we know how to deal with online banking for instance.” - self advocate

Memory and recall of information

Difficulty in remembering or recalling information and unique communication preferences are some of the characteristics of people with lived experience of learning disability. Hence, remembering pin numbers, memorable names etc. are especially difficult for this group. Accessing digital and online banking requires customers to remember and recall obscure information - this is even more difficult when the customer is already feeling anxious. Unsurprisingly therefore, our research has shown that people with lived experience of learning disability struggle to use online banking because they are often unable to pass the banking security questions to verify their identity.

“I am struggling with the bank and the pin-me bob and I don't understand it all. It's getting me really worried.” - self advocate

“I go to the bank with my card, but I find I don't remember my numbers.” - self advocate

“A couple of examples of customers who had learning disabilities that, whenever they rang the bank, they were kind of trapped, because they couldn't pass the security questions. Obviously to keep customers' money safe, there needs to be an element of security and there's a number of security questions we need to ask. These customers couldn't pass security, they were kind of trapped in a loop and got very frustrated when all they wanted to do was know what the balance was.” – bank staff

Access to devices and the internet

To fully participate in digital finances, online banking, and a cashless society we need to have access to a digital device (e.g. smartphone) and access to data or Wi-Fi. There is limited research on digital inclusion of people with lived experience of learning disability. However, the research that does exist (Seale 2020) clearly shows a huge digital divide between people with lived experience and the rest of the population, both nationally and internationally. Our own research also highlighted that broadband and network connections are still patchy in Scotland and that this can also be a barrier for our target user group.

“The other key thing I’d say about Scotland is, network wise, it can be a bit sketchy. I get a pretty good connection, but others’ connection can be sketchy sometimes.” – self advocate

“I mean a lot of people have been ‘discluded’ from the internet during the pandemic. People haven’t got the confidence to connect to the internet.” – self advocate

“People have been excluded from that and it’s not fair. I was just grateful people were donating digital devices, because you buy a digital device, it costs you like £300 for an iPad and people can’t afford that.” – support staff

“A lot of people we support don’t actually access mobile phones; they use like the BT line. They just have a phone in the house, and they don’t have Internet.” – support staff

Accessible information

Guidance, training and accessible information are all reasonable adjustments that a learning disability community requires. During our focus groups, bank staff reported that there are a range of accessible features already in use and more in development, which was well received by our co-researchers. However, we also found that very few people were aware of and able to use these accessible functions, as limited training is offered to them. There were also concerns that the accessibility features often address barriers faced by people with vision and hearing difficulties, and not necessarily by those with learning disabilities, e.g., recall of information or remembering security questions and correct answers.

“If you’re going to have to do all your banking online, make it easy, because I’ve tried to find out what was in my bank and they asked me God knows how many questions, I got so frustrated, I went down to the bank myself and did it, but it’s not what I should have to do.” – self advocate

Organisational factors in supported and residential living

In support settings, those that don’t have full capacity to manage their finances are moved to ‘access to funds⁵’ where the billing side is dealt with through the financial guardianship. This scheme is currently looking into introducing a bank card where a person’s weekly spending is paid into their account for them to use.

Residential and supported living organisations who are providing support to several individuals face additional barriers to the digital financial inclusion of the people that they support due to their own organisational and management systems. Some of those factors were discussed during our focus group with staff members from supported living/residential settings.

⁵ <https://www.publicguardian-scotland.gov.uk/access-to-funds/acf1/when-is-access-to-funds-appropriate>

Staff members reported that everything they do in terms of managing supported users' finances is paper-based, including monitoring and safeguarding processes. The sudden change to cashless creates a problem not only for the supported individuals but also for the organisation and the way they manage individuals' finances.

“At the moment, everything we do is cash related. That’s the way the business works. Where we purchase something and then we have to reconcile it and produce receipts for it.” – support staff

“Our ladies will go to various local clubs, like the Enable club, and at that, they will take maybe £10 cash with them. We have to stipulate to the leaders there that they can only spend a certain amount of money and they can only buy certain things, because they might overeat and come back and they're quite ill because they would spend all the money on food.” – support staff

According to staff members from one of the organisations in our focus group, each supported user who receives financial support has a financial care plan in place. A financial care plan is a key document that enables support staff to provide and manage personalised financial support.

“Everyone we support has a financial care plan. That has full details of outgoing, incomes and what actual individual support is required for each individual person. It details what benefits they get coming in, how they access the bank and their bills, direct debits. All aspects of the financial support are there.” – support staff

“Financial care plans give staff the knowledge on how to support a person and what they need more support with to maintain their independence as far as they can.” – support staff

“In the financial care plan, it would be identified who deals with what aspects of the finances. What staff will support with, and they also document the transactions through the finance book, money coming in, where this came from.” – support staff

Supported/residential living staff already recognise that processing contactless transactions does not 'fit' into their current organisational practice and internal systems will need to change before cash stops being used altogether.

“I think we probably have a lot of work in the background to do because everything that we do is manual and it's all paper. The house I work in, we have like a joint finance. We have two separate personal finances and all the receipts for that and the writing that up, all the notes, checks to safeguard and protect them, so there is a huge amount of work to be done. There are massive amounts of factors, but you know some pros and some cons along the way.” – support staff

“All receipts are double checked. One member of staff would check, then another member of staff would double check just to ensure that there's no anomaly.” – support staff

“I think the issue with a lot of contactless payments is that they don't have receipts. We need to document through receipts from what is spent, you can't really do that through contactless.” – support staff

Organisations that took part in this study felt that they are currently not ready for a cashless society. Staff members felt that new systems and processes will need to be designed and put in place to manage the digital transactions of supported users safely and effectively. In addition, complexities around different support needs, roles of the parents and carers who also have access to individuals' bank accounts, all need to be taken into consideration when designing those systems.

“We would need to engage the people we support, families or their guardians or whoever is close to them, because we do have scenarios where, we have people we support, one of the ladies, I look after, her parents access that bank account as well, and they will buy things and they have to provide receipts and information like that. So, there would be a lot of work that would have to be done to engage those other parties just to make sure that we'd sort of tied everything up.” – support staff

Solutions

It is evident that the move towards a cashless society is inevitable and to ensure that people with lived experience of learning disability are not left behind, a range of practical solutions need to be put in place now to smooth the transition and cater for their unique additional needs. Our research participants felt that the solutions need to be practical, accessible, secure and need to safeguard the support staff as well as the person with lived experience.

Support staff from the focus group identified six areas where they felt there needed to be solutions provided by the banking sector.

1. Pin and online banking login details

Everyone in supported/residential settings is typically supported by multiple support staff. Some individuals do not have capacity to enter their own pin or use their online banking login details. Banks need to provide a solution that addresses alternative options to access online banking without the need for a pin number. Currently, support staff are not allowed to deal with supported users' pin numbers and therefore are not able to help them in cashless transactions where a pin number is needed.

“If a person is not able to use a pin, we would not engage with using someone's chip and pin at the moment.” – support staff

“Everything going digital poses a security risk, because the one person being supported, gets supported by multiple people, so their login details would have to be written down for us to remember. That obviously poses the risk of it being lost or the wrong person getting access to their login details to their bank account.” – support staff

“We need to know what's coming from the bank, they need to actually provide us a way and then we can work out a plan on how we would support the individuals.” – support staff

2. Limit on card & block consecutive multiple transactions

Staff would like to see an option that would enable supporting organisations to put a limit on a supported user's card and to be able to adjust this limit as and when required to protect them from overspending.

"If we put a limit on it, possibly this time of year when we're supporting individuals to go out and buy their Christmas gifts and things, would we have to get that limit increased or you know for that week? Whereas at the moment we can just sort of have a rough idea of how much they're going to spend and go to the bank and withdraw that money." – support staff

"In an ideal world, some sort of card where they were only able to spend a certain amount at a particular place. But I think it would be difficult." – support staff

3. Integrated solution between Banks and support services

Support staff from the focus group were not aware of any product or service specifically for people with additional support needs. A card like the 'Go Henry' was suggested. Focus group support staff were clear that they felt the solution needed to come from the banks and that the solution should be provided for free.

"Go Henry⁶ card, which is for younger people, but their parents can see every transaction that they make and how much they're spending. There is a daily limit on it, which is all wonderful and lovely and shiny. But at Quarriers and support workers, how would we find the time and the systems and everything to manage that, it's really difficult." – support staff

"Banks really need to do something massive that would help us move forward with that, because at the moment we're just absolutely not geared up for it." – support staff

"People we support need a particular type of account and making it free, accessible for adults with disabilities." – support staff

4. Free cash withdrawals

"I think plans going forward, there's going to be charges for withdrawals and why should you be charged for withdrawing your own money. That really gets to me I don't think it's really acceptable" – support staff

"I was made aware recently, that if somebody wanted to use their card to budget their finances and they go to the cashpoint three - four times a week, the machine will charge them a couple of pounds each time they make a withdrawal." – support staff

⁶ <https://www.gohenry.com/uk/>

5. Transactions record

Clear accurate transaction records must be instantly visible on online banking, as people with learning disabilities are vulnerable to overspending and not understanding the implications of such behaviour.

“With my daughter, when she uses a contactless, her bank does not take the money straight away. It’s just sitting there, and it will come off maybe three or four days later.” - parent

“The people we support, they will just see that money still sitting there, it’s not showing as a payment. They just continue to spend and they’re going to end up with a big bill as they owe the bank. So, the next lot of benefits would go in, the bank’s taking it, and they are left with no money.” – support staff

“How would we know which transactions have gone through, is it going to be late? Whereas on a daily basis we do the receipts. But if you’re not going to get a receipt, I can see challenging times ahead and very confusing times for everybody involved.” – support staff

6. Continuous connectivity

“It’s all good and dandy until the online banking systems go down. This can be challenging for the people we support when they can’t check how much money they’ve actually got, because they don’t understand that the system is down.” – support staff

Discussions

In our small study we were able to find that a move towards a cashless society can have a significant impact on people with learning disabilities. Firstly, a cashless society requires the use of debit and credit cards, which requires knowing how to use them properly. This could be a significant barrier for those with learning disabilities, as they may not have the skills, knowledge, or experience to use them. Secondly, a cashless society requires the use of digital technologies such as mobile banking apps, which may also prove to be a significant barrier for those with learning disabilities. It is becoming the norm for businesses to only accept digital payments, which leaves those with learning disabilities unable to participate in the economy. Finally, a cashless society could also increase the risk of financial abuse, as those with learning disabilities may be more vulnerable to scams and other forms of fraud.

Using cash is often a better option for people with learning disabilities for a number of reasons. Firstly, it can help them to keep track of their spending. For people with learning disabilities, it can be difficult to understand complex financial products such as credit cards and loans. Cash can be easier to understand, making it easier to manage money. Secondly, using cash can help to avoid potentially costly mistakes. People with learning disabilities can struggle to understand the terms and conditions of financial products, and mistakes can be more costly with these products than with cash. Thirdly, using cash can also help to avoid the additional fees associated with certain financial products, such as cash machine fees. Finally, using cash can provide an additional level of security. People with learning disabilities may not be able to understand the security measures associated with certain financial products, and cash can provide a greater level of protection against fraud.

People with learning disabilities require additional support to successfully navigate a cashless society. This includes access to technology and training in how to use digital payment methods and other digital tools, such as budgeting apps. It is also important for people with learning disabilities to have access to support services and resources that can help them understand and manage their finances. Finally, it is important for people with learning disabilities to have access to tailored financial education that takes their circumstances into account.

Benefits of a cashless society

1. Increased security: Without physical money, there is less risk of theft or loss. Transactions can be tracked and monitored more easily, reducing the risk of fraud.
2. Convenience: Cashless payments are more convenient than carrying around large amounts of cash. They also allow for quicker transactions, as you don't need to count out change or wait for the bank to clear a check.
3. Lower costs: Cashless transactions are generally cheaper than those involving cash, as there are fewer costs associated with processing them.
4. Increased efficiency: Cashless transactions are faster and more efficient than traditional methods, as there are fewer steps involved in the process.

Disadvantages of a cashless society

1. Lack of privacy: As cashless transactions are tracked and monitored, there is less privacy for users. This can lead to concerns about data security and personal information being shared without permission.
2. Potential for discrimination: With cashless payments, it's easier for businesses to discriminate against customers with additional needs. This could lead to unfair practices, such as charging higher prices for certain customers or even denying certain customers access to certain services.
3. Increased risk of fraud: Some cashless transactions are vulnerable to fraud. This could lead to financial losses for users, or even damage to their reputation if their personal data is stolen.
4. Dependence on technology: A cashless society requires a great deal of technology, which can be costly and unreliable.
5. Exclusion of low-income groups: Cashless payments can be difficult for people who don't have access to banking services or who can't afford the fees associated with them. This could lead to further economic inequality.

Accessibility

Accessibility of financial services for people with a learning disability can vary greatly. Financial institutions may have staff members trained to help people with a learning disability, but training may be inadequate for the variability of needs that people have. Additionally, some banks have specific products tailored to the needs of people with a learning disability, but they are not known about by those who need them. Our advice to people with a learning disability and those who support them is that when choosing or using their bank's services they should inquire about the staff's experience in dealing with customers with a learning disability and the availability of products tailored to their specific

needs. Additionally, people with a learning disability should make sure to ask about the institution's policies on privacy, identity theft, and fraud prevention, as these topics can be especially important for people with a learning disability. This information should be provided to them in accessible formats. Finally, it is important to remember that a person with a learning disability still has the same rights as any other customer when it comes to financial services.

Solutions

How to make digital banking accessible to people with lived experience of learning disability

In general, our research finds that banks are committed to making their services accessible for everyone, including those with a learning disability. Some banks offer a range of services and products that are designed to make banking easier for those with a learning disability, but these are the exception rather than the rule.

The best practice that we would like to see is as follows.

Accessible bank branches

Banks could have specially equipped branches that are designed to be more accessible for people with a learning disability. These branches may have features such as enhanced lighting, wide aisles and ramps, and assistive technology. We want these as standard for everyone.

Accessible cashpoint

Banks could offer cashpoints that are positioned and equipped with features that make them easier to use for people with a learning disability and wheelchair users. These features may include space underneath the cash terminal, audio instructions, low contrast graphics, and tactile buttons. We want these everywhere.

Accessible online banking

Banks may offer online banking services that are designed to be easier to understand and use for people with a learning disability. These services may include simplified menus, large fonts and graphics, and audio instructions. None of the participants that we have included in our research have come across these features before but felt that it would address some of the barriers that we have identified. People want these features to be a standard for everyone.

Specialised staff

Banks may also have staff members who are specially trained to assist people with a learning disability. These staff members may be able to provide a more personalised service for people with a learning disability. People with lived experience feel that all staff should have adequate training to meet their needs. This training should be delivered in partnership with user led groups and organisations with real life experience such as the RIX Inclusive Research team.

Special accounts

Banks should offer special accounts designed for people with learning disabilities without additional fees and with additional support.

Recommendations

for people with learning disabilities to stay safe in a cashless society

1. Make sure all technology devices have access to appropriate support services. This can include having customer service support that understands the needs of people with learning disabilities, as well as providing simple instructions for using the devices.
2. Research and make sure that the digital service that you are using has strong security protocols in place. For example, make sure that the service has a secure login system, and that all payment information is encrypted and protected.
3. Make sure that you are aware of all the fees associated with the digital services you are using. This includes any fees for using the service, as well as any transaction fees associated with the payment processing.
4. If you are using a mobile device, make sure it is protected with a strong PIN or password. This will help prevent any unauthorised access to your accounts.
5. Familiarise yourself with the terms and conditions associated with the digital services you are using. This will help you understand the risks associated with using the service, as well as any rights you may have as a consumer.
6. Make sure you have a backup payment method in case of any issues with the digital service you are using. This could include a prepaid debit card or some cash.

Conclusions

In conclusion, a cashless society can provide great benefits for people with disabilities, including more convenient access to financial services, greater financial security, and more autonomy and independence. With some support, people with disabilities may be able to use mobile apps and digital wallets to access their accounts and make payments securely. They may also be able to use debit cards, prepaid cards, and other cashless payment methods to pay for goods and services. Cashless society can also offer easier ways to track and manage finances, as well as providing access to digital financial education resources. With the right support and education, people with disabilities can become more financially empowered in a cashless society.

Recommendations

for banks and organisations that wish to minimise the negative impact of the ongoing change in purchasing options

1. Provide financial education and training: Financial education and training can help people with learning disabilities and their circle of support to understand how to manage their money and make informed decisions.
2. Set up direct debits: Setting up direct debits can help people with learning disabilities to pay their bills on time and avoid getting into debt.

3. Monitor finances: It is important to closely monitor the finances of people with learning disabilities, to make sure that money is not being misused or taken advantage of. Additional cards, electronic receipts and spending caps are some of the solutions proposed by our research participants. Align organisational systems with digital banking.

4. Have a trusted person to help manage finances: Having a trusted family member or support staff to help manage finances can ensure that the money is being used correctly and for the intended purpose.

5. Utilise financial tools: There are several financial tools available to help people with learning disabilities manage their finances and stay on top of their bills. These include budgeting software and online banking services. However, adequate training and easy and accessible design is required.

Case study

“I have my own bank account and I have a bill account. My mum takes care of my bill account for me because I’m not very good, you know, paying tax and all that. I’m not very comfortable with all that so my mum deals with all the different finances. But I have my own account where I can spend whatever I want basically.” – self-advocate

“I have got a son and I’m his financial appointee. He can work a card; he’s got a card. He can use a card in a shop or online, but he only gets a limited amount put onto that card and the rest is a joint account with me to manage his other finances that he doesn’t understand. But he knows how to use the set amount on this card for his weekly shopping etc.” - parent

“The benefits come into the account and then on a weekly basis, I transfer a set amount that he can use in shops. He is able to use a card to do that. Anything else over and above that he doesn’t understand. He gets the set amount, so he doesn’t go over that, because money’s got to be held back to pay the bills which he does not understand.” - parent

“He wouldn’t know how to budget the money to keep it aside. But he can manage to use the card and he can manage to put it in a machine and check the balance before he does his Tesco shop” - parent

“He hasn’t got the concept of that, like if he spends too much, it might run out. He couldn’t budget. He would ask me for more and then I’d have to start investigating why he needs more, when there isn’t any more, you know. He would still think he can get more. It’s kind of difficult to explain.” – parent