HOUSE OF COMMONS LIBRARY

BRIEFING PAPER

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Bank branches: why are they closing and what is the impact?

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Contents:

Contents

Summary

The number of bank branches in the UK roughly halved from 1986 to 2014 and closures are expected to continue. Banks have closed branches in order to increase their profitability and to redirect investment as customers increasingly shun physical branches and move to online banking.

The loss of branches may have little day-to-day impact on those who have been able to move to online banking and who have access to physical services when they need them. However, concerns have been raised about the effect of the closure of branches on those that need the physical infrastructure of a branch. This impact is likely to be particularly significant when the last bank branch in a community closes.

Around 10% of the rural population now lives at least 10 miles away from their bank's nearest branch. This creates significant challenges for the disabled and elderly who are less able to move to online banking. The Financial Conduct Authority raised concerns that this may be contributing to these groups' financial exclusion. This also has an impact on the 20% of small businesses with a turnover below £2 million that use branches as their primary means of banking. Concerns have also been raised about the impact of branch closures on ensuring the long term viability of the cash system.

Measures are in place to reduce the impact of branch closures, such as the Access to Banking Standard and arrangements to provide some banking services via the Post Office. However, these measures have not provided adequate reassurance to parliamentary committees that the negative impacts of branch closure are being adequately addressed.

There have been calls for the UK Government to consider legislation to require the provision of a physical banking services network. The Treasury Select Committee said in May 2019 that face to face banking is "still a vital component of the financial services sector and must be preserved." It said that if "the financial services market is unwilling to innovate to halt the closure of bank branches, market intervention by Government or the [Financial Conduct Authority] may be necessary to force banks to provide a physical network for consumers". One way in which physical banking might be preserved could be via new bank hubs in Post Offices, or through facilities shared by multiple banks.

The National Assembly for Wales Economy, Infrastructure and Skills Committee called in October 2019 for the "UK Government… to review whether the Access to Banking Standard is sufficiently robust to address the impact of bank closures on vulnerable people, SMEs and local communities, or whether regulatory or other mitigating action is needed."

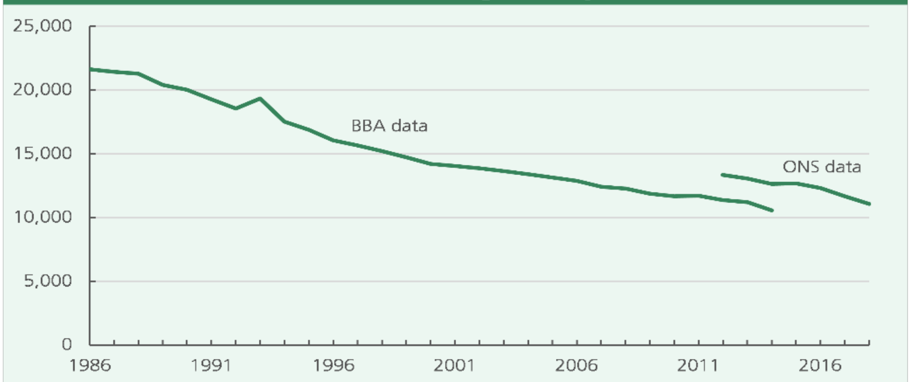
The May Government rejected calls for it to intervene to prevent the closure of branches. It argued that these are commercial decisions. However, it said that it would continue to engage with banks and other stakeholders to minimise the impact of branch closures.

1. Background

1.1 The scale of branch closures

In 2018 there were 11,065 bank branches in the UK. The number of bank branches in the UK roughly halved from 1986 to 2014. Regional variations exist in the loss of branches – while branches decreased by around 17% across the UK from 2012 to 2018, the number of branches in the South West dropped by 21%. Full statistics on branch closures can be found in the Library's Bank branch and ATM statistics briefing.

Total number of bank and building society branches in the UK



Sources: 1986 to 2014 = BBA; 2012 to 2018 = ONS

1.2 Why have branches been closed?

The services of the high street banks were traditionally delivered through their branch networks. However, business and technological changes have reduced the need for a large branch network.

Branches are less important to customers, who are increasingly able to access banking services without having to visit a branch. Visits to branches have fallen by a quarter since 2012.[1] This change reflects issues such as the decline in payment in cash. For example, in 1988, 25% of adults were paid in cash, necessitating frequent in-person visits to the bank to deposit wages.[2] Cheque usage has also declined. After their use peaked in 1990, when 4 billion cheque payments were made, the number of cheques reduced to around 558 million in 2015.[3]

The decline in the use of physical branches has led banks to reconsider the profitability of their branch network. Banks have sought to increase profitability by reducing the staffing and infrastructure costs associated with a physical branch network.[4]

These trends could continue as the banking sector continues to respond to the adoption of financial technologies by customers, which could further reduce footfall in branches. For example, new imaging software on mobile banking apps will mean that customers will no longer need

1 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
2 Table 8.10, APACS *Yearbook of Payment Statistics* 1999
3 Cheque and Credit Clearing Company 2015 Statistics.
4 European Central Bank, *Euro area banks: the profitability challenge*, 25 June 2019

to visit a branch to pay in cheques. Instead they will be able to scan cheques, the image of which will then be processed by their bank. This system will speed clearance times for cheques.[5]

1.3 Will branch closures continue?

Yes – according to the Financial Conduct Authority (FCA). It said that:

> Banks are achieving cost savings from closing branches: our analysis of major UK retail banks showed that branch network costs for the 6 major banks fell by around 6% during the 3-year period to 2017. This suggests it is a strategy that is likely to continue in the future and we expect further branch closures as banks seek to respond to changing technology and customer behaviour.[6]

1.4 How will remaining branches change?

While banks have been closing branches, many have been investing in improving their remaining branches. They have also tended "to focus on retaining branches in key locations with higher future business potential [such as] city centres and other main centres of population and commercial activity."

Banks are also experimenting with different ways to deliver physical services such as:

- Service only branches: focused on processing simple transactions quickly, with several self-service machines and limited or no counter services. Such branches may need fewer staff than traditional ones.
- Advisory branches: focused on meeting customers' more complex financial needs and building relationships with them.
- Community branches: focused on both advisory and daily banking services.[7]
- Mobile branches: banking being provided from vans scheduled to visit different communities.
- Shared facilities: In March 2019, NatWest, Lloyds Bank and Barclays started a pilot for 'business banking hubs', which will enable certain local business customers to pay in cash and cheques and complete cash exchange transactions.
- Reduced opening times for branches.[8]

5 Cheque and Credit Clearing Company, Cheque imaging,, viewed December 2019
6 Financial Conduct Authority, *Strategic Review of Retail Banking Business Models: Final report*, December 2018
7 Financial Conduct Authority, *Strategic Review of Retail Banking Business Models: Final report*, December 2018
8 Scottish Affairs Committee, *Access to cash in Scotland*, 29 August 2019, HC 1996

2. Implications of bank closures

The contraction in the bank branch network may have improved the financial sustainability of some banks. Closing unprofitable branches might also help banks to keep wider banking costs down for consumers.

The loss of some branches may have had little day-to-day impact on those customers who use online banking and who have access to physical services when they need them.

However, Which? and other organisations have raised concerns about the implications of branch closures for those that require the physical infrastructure of a bank including small businesses and vulnerable customers.[9] FCA research into the impact of branch closures found that:

- **Branch closures can create "significant challenges" for the disabled and elderly**, as they must travel further to their nearest branch. It found that the situation was worse in rural areas and that the over 60s were more likely to be affected by a local branch closure.
- **Around 10% of the rural population lived at least 10 miles away from their nearest branch in 2017**. There are regional variations to this figure. In West Devon 45% of people lived at least 10 miles away, in Aberdeenshire it was 41% and in Newry Mourne and Down and Richmondshire it was 38%.
- **Some people, especially the over 60s, do not move to mobile banking when their branch closes. This may lead to financial exclusion of some groups**. The provision of branch services by the Post Office may help address this impact, but not for all consumers.
- **Small businesses are significant users of branches and a lack of access to branches could create problems for some micro-businesses.** Around 20% of small businesses with a turnover below £2 million use branches as their primary means of banking.[10]

In addition to their importance to certain customers, branches may also be important to all customers in the event of I.T. breakdowns and cyberattacks.[11] The Treasury Select Committee noted that the "benefits of maintaining a branch network were made clear during the TSB I.T. system failures in April 2018… when customers were told to go to their local branch or speak to the bank on the phone in order to access their accounts, in lieu of the mobile and internet banking channels which were not working" The Committee noted in May 2019 "almost a year on, customers still cannot apply for loans through TSB's website".[12]

9 Which?, Can the Post Office really plug the gap as bank branches are shut down?, 16 November 2018

10 Financial Conduct Authority, *When bank closures bite: the picture across the UK*, 13 March 2019

11 Treasury Committee, *IT failures in the Financial Services Sector*, 22 October 2019, HC 224

12 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642

Due to these and related issues, the Treasury Select Committee said in May 2019 that "a bank branch network, or at the least, a face-to-face banking solution, is still a vital component of the financial services sector, and must be preserved."[13]

It is important to note that **the above research relates to branch closures generally – not about the closure of the last bank branch in a community**. This means that the above research over-estimates the distance to travel to the nearest branch of any provider. Consumers in many cases may be able to switch to an alternative bank with a local branch if physical access is crucial for them.

However, **where the closure is the last bank branch in a community, the impact can be particularly acute**.[14] The Scottish Affairs Committee in its March 2019 report on Access to Financial Services gave an example:

> The impact of losing a bank is particularly is acute when it is the last bank in town. Residents from Lossiemouth wrote to us when it announced that their last bank branch was closing, and it has since been reported that their community ran out of cash on the first weekend after the closure. Local councillors and business representatives reported that small businesses cannot always afford to use digital payment methods and the phone signal is not reliable and so they were damaged by their customer's inability to access cash over the weekend. It was also reported that local people had to travel out of the community to a supermarket to make a small purchase to allow them to get cashback.[15]

2.1 The viability of the cash system

One significant impact of bank branch closures could be the contribution that this makes to the loss of the infrastructure needed to maintain a viable cash system in the UK.

Without the physical infrastructure needed to process cash it will become increasingly difficult to ensure that customers will be able to use cash to pay for goods and services. It has been estimated that around 17% of the UK population would struggle to cope in a cashless society.[16]

2.2 Do people have a right of access to branches?

No, there is currently no right to access a physical branch.

In terms of access to financial services in general, the FCA has stated that "consumers do not have an automatic right to receive products and services, [and] firms do not have an obligation to provide them". It noted that the exception to this was where "the law creates specific

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13 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
14 Scottish Affairs Committee, *Access to Cash in Scotland*, 29 August 2019, HC 294
15 Scottish Affairs Committee, *Access to Cash in Scotland*, 29 August 2019, HC 294
16 Access to Cash Review, *Access to Cash Review Interim Report: 'Is Britain ready to go cashless?'*, December 2018

universal service obligations, such as basic bank accounts for those who would not otherwise be eligible for a bank account".

No such legal obligation exists in relation to physical access to banking. The FCA noted that "any decision to place additional economic obligations on firms would be a matter for Government".

Nevertheless, the FCA said that while it does not have a specific responsibility to ensure access for all consumers, it would "seek to develop practical strategies to tackle access problems, working with firms and stakeholders to do so".[17]

Some of this work may be delivered by actions related to the Access to Cash Review and to the Joint Access to Cash Strategy Group. The Group is chaired by HM Treasury and has representatives from the Payment Systems Regulator (PSR), the FCA and the Bank of England (BoE). See below for more detail.

[17] Financial Conduct Authority, *FCA publishes Future Approach to Consumers*, 6 November 2017

3. Addressing the effects of bank closures

3.1 Access to Banking Protocol and Standard

In January 2015 the then Business Secretary, Vince Cable, held a round-table meeting with the main retail banks to discuss rural branch closures. In March 2015 the banks published an Access to Banking Protocol, which sought to minimise the impact of branch closures. The agreement aimed to ensure:

> …customers still have banking services close at hand if a branch closes. Communities will be given fair notice of any closure and clarity about the alternative places and ways to bank. The agreement also commits the industry to making sure there is the right support to help customers use internet or mobile banking.[18]

An independent review into the workings of the protocol by Professor Griggs was announced in May 2016 and the Review was published in November 2016. It found that branches tended to be closed when they have low footfall. It recommended several improvements to the way closure decisions are communicated and support to customers offered, including a higher profile for the impact assessments that banks publish in advance of a closure (such as these for Barclays).[19]

In July 2017 the banking industry responded with a new Access to Banking Standard. Under the Standard:

- Banks, where possible, will engage with customers and stakeholders as soon as possible after they have made the decision to close a branch and not wait until 12 weeks before, which will be the minimum standard not the norm;
- Banks will engage more directly with their older or more vulnerable customers when a branch closes to help them better explore the alternatives available to them;
- Banks will ensure that skilled personnel are available to help customers who continue to require assistance;
- On the Impact Assessment, which the banks must produce for each closure:
  - Impact Assessments will be spilt into two parts with the reasons for closure being available to customers at least 12 weeks in advance of the closure of the branch, and the second part being published once the bank has finished its post announcement engagement with customers and stakeholders. This will set out what issues were raised and what the bank has done to mitigate them;
  - Impact Assessments should be more specific to the branch they relate to;

18 BBA, *Industry Protocol on Branch Closures*, 26 March 2015
19 BBA, *Access to Banking Protocol Review*, 10 November 2016

– The meaning of key words in the Impact Assessments will be made clear so that there is no confusion on meaning between the bank and its customers.[20]

Is the Standard addressing the impact of branch closures?

In May 2019 the Treasury Select Committee indicated that the Standard may not be adequately addressing the impact of branch closures. The Committee stated that it "is up to the industry to determine how best to maintain face-to-face banking, but options such as a greater expansion of mobile bank branches; sharing bank branch facilities with other banks, shops or community buildings; or pooling staff of different banks within one premises should all be considered."

However, the Committee said, if "the financial services market is unwilling to innovate to halt the closure of bank branches, market intervention by Government or the FCA may be necessary to force banks to provide a physical network for consumers".[21]

The Scottish Affairs Committee made a similar recommendation in March 2019. It stated that the UK Government should "seek a commitment from banks that they will not close the last bank in town" and that "if such a commitment is not forthcoming we believe the Government should consider further measures, including legislation, to ensure communities still have access to vital banking services".[22]

The National Assembly for Wales Economy, Infrastructure and Skills Committee published a report in October 2019. The Committee indicated that the measures in place to mitigate the impacts of branch closures such as the Access to Banking Standard may not be sufficient. It recommended that the "UK Government… should review whether the Access to Banking Standard is sufficiently robust to address the impact of bank closures on vulnerable people, SMEs and local communities, or whether regulatory or other mitigating action is needed."[23]

UK Government view – July 2019

Responding to the Treasury Committee the May Government said in July 2019 that it would not intervene in decisions to close branches:

> The decision to close a branch is ultimately a commercial one for the bank. The Government has been clear that it does not intervene in those decisions.[24]

The then Government also stated that it continued "to be supportive of the Access to Banking Standard and values the commitment it places on banks to minimise the impact of branch closures, including

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20 UKFinance, *High street banks announce new Access to Banking Standard*, July 2017 (note the BBA merged, along with several other groups into UKFinance in 2017)
21 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
22 Scottish Affairs Committee, *Access to Cash in Scotland*, 29 August 2019, HC 294
23 National Assembly for Wales, Economy, Infrastructure and Skills Committee, *Access to Banking*, October 2019
24 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642

by ensuring that customers are aware of the ways they can continue to access banking services". The then Government said it was "engaging with the Lending Standards Board to ensure that the [Access to Banking] Standard remains fit-for-purpose."[25]

Responding to the Scottish Affairs Committee, the May Government stated that "it is vital that firms have the flexibility to respond to market trends and changes in customer behaviour, and decisions on a branch network must remain as commercial decisions for the banks themselves". It argued that "having this flexibility is what makes the UK's financial services sector one of the most competitive and productive in the world, and the Government wants to protect that".[26]

3.2 Using Post Offices to fill the void left by branches

There have been moves to ensure that the Post Office can fill some of the void left by the loss of bank branches. However, some evidence suggests that while Post Offices can provide access to many essential day-to-day banking services, they cannot currently deliver the full range of financial services needed by customers.

The Treasury Committee recommended in May 2019 that the Government more actively intervene to improve banking services in Post Offices. The then Government rejected the recommendation. This issue is discussed below.

Post Office Banking Agreement 2017

The Coalition Government indicated in 2015 that the Post Office would play a "vital" role in filling the void left by the loss of branches. The then Government said:

> A majority of the banks' customers can already access banking services via the Post Office. And with more than 11,500 branches, the Business Secretary believes that the Post Office network plays a vital role in providing access to banking services particularly in more remote areas or those that are poorly served by the banks.

In order to increase the role of the Post Office, many banks came to agreements with it to enable consumers and businesses to use a range of branch banking services, such as checking balances, paying in cheques and withdrawing and paying in cash. These arrangements covered 40% of business customers.[27]

In 2017 a Banking Agreement was agreed between the Post Office and major banks to cover the three-year period to 2019. According to the Government this extended banking services to nearly all the large banks' personal customers and 95% of their small business clients.[28]

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25 Treasury Committee, *Consumers' access to financial services: Government Response to the Committee's Twenty-Ninth Report*, 9 July 2019, HC 2530

26 Scottish Affairs Committee, *Access to cash in Scotland: Government Response to the Committee's Tenth Report*, 28 October 2019

27 Financial Times, *Post Office agrees deal with banks to provide counter services*, 24 January 2017

28 Treasury Committee, *Consumers' access to financial services: Government Response to the Committee's Twenty-Ninth Report*, 5 July 2019

In May 2019 the Treasury Committee heard concerns about the way in which the Agreement was functioning. For example:

- the Post Office did not make a profit from offering the banking services under the Agreement;
- many people – 55% of adults - were unaware that they could use Post Offices for banking;
- when asked, many people – 47% of adults - said they were unlikely to use the Post Office for these services for a range of reasons including: that they "prefer to deal directly with their bank"; they had concerns about Post Office "staff expertise in financial services"; and, privacy issues.[29]

The Committee also heard evidence that Post Office staff did not necessarily have the skills needed to handle vulnerable customers.[30]

Nevertheless Which?, the consumer body, found that "77 per cent of those who had previously used a Post Office for banking said they would likely do so again".[31]

The Treasury Select Committee concluded that "the Post Office is not the optimum environment for consumers, particularly the vulnerable, to carry out their banking requirements". It went on:

> Post Office staff are primarily trained in dealing with postal inquiries, and are not banking specialists. The Post Office cannot help customers set up basic banking transactions such as direct debits, and the layout of many Post Offices is not conducive to giving customers the privacy required to carry out basic banking transactions. In its present form, role the Post Office plays in providing private banking services to customers can be compared to that of an ATM and should not be seen as a replacement for a branch network, but a complementary proposition where available.[32]

The Committee was also concerned about the lack of awareness of the service. It recommended that "the Post Office should be considered and monitored as part of the remit of the Financial Inclusion Policy Forum" and "if awareness does not improve, the Committee will expect the Government to act by launching a nationwide promotional campaign."[33]

The Committee also raised concerns that the "Post Office, a Government-owned company, was making a loss on offering its basic banking services on behalf of commercial banks" and was in effect "subsidising the big six banks' lack of a branch network." It called for a renegotiation to make the Banking Agreement profitable to the Post Office.

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29 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
30 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
31 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
32 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642
33 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642

The Committee also recommended a solution for cases where communities lose their last bank. It said in these "last bank" cases, "the banks should be required to make provision for 'banking hubs' within the local Post Office." It explained:

> The "hub" should be properly funded, with an agreed private and business banking provision set by the Department for Business, Energy, and Industrial Strategy (BEIS) and the Treasury. Postmasters must be trained, equipped and compensated to make the hubs viable. BEIS should make an immediate assessment of what the banking provision should be, the indicative cost per hub, and propose how the banks should fund it.[34]

Professor Russel Griggs OBE in a report on Access to Cash in Rural Communities, published in March 2019, also made an argument for improving bank services in the Post Office. He said that:

> If Post Offices, and especially those now in local convenience stores are to be the alternative to bank branches as is stated then both the Post Office and the individual banks have to work together better to make that happen.[35]

The Government's view

Responding to the Treasury Committee's report in July 2019, the then Government noted that under the new Banking Agreement, which would run from January 2020 for three years, there "will be a significant increase to the fees that the Post Office will receive from the banks for processing transactions".

The then Government largely rejected the other recommendations. It said the "Post Office is not designed to replace the full range of services provided by traditional banks" and is instead intended "to ensure that essential banking facilities remain freely available in as many communities as possible". It indicated that it was the responsibility of industry to advertise the provision of banking services via the Post Office.

It also rejected the suggestion that it intervened in how banking services should be provided in Post Offices. It reiterated its view that these "are commercial matters for the banks and the Post Office to consider what, if any, further banking services might be feasible to offer through the Post Office network".[36]

Post Office Banking Agreement 2019

In October 2019 a new Banking Agreement was arranged to cover a three-year period from January 2020.

As noted above, the Government said that "under the new agreement, there will be a significant increase to the fees that the Post Office will receive from the banks for processing transactions". Martin Kearsley, Director of Banking Services, Post Office said: "We have been working

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34 Treasury Committee, *Consumers' access to financial services*, 14 May 2019, HC 1642

35 LINK, *Access to Cash in Rural Communities: Report for Link by Professor Russel Griggs OBE*, March 2019

36 Treasury Committee, *Consumers' access to financial services: Government Response to the Committee's Twenty-Ninth Report*, 5 July 2019

with the banks to ensure we have the right service levels across our network to meet their customers' needs and to ensure our branches receive a fair remuneration for providing these vital services."[37]

When the Agreement was announced, all the major banks agreed to pay the Post Office more to take in and dispense cash.

However, Barclays initially chose to exclude cash withdrawals from its part of the agreement, instead launching a cashback scheme at small businesses in remote towns and areas where there is no branch or ATM alternative within 1km. The bank also said that it would suspend last-in-town and remote branch closures for two years.[38]

The Barclays initial opt-out from the scheme raised concerns about the impact on Barclays customers, who made "1.2 million cash withdrawals from Post Offices every month". The bank received criticism from various stakeholders for its decision. The Payment Systems Regulator, said it was "concerned about the impact" and Which? said that it "exposes the fragility of the UK's cash system".[39]

Barclays reversed its decision in October 2019. It said, "ultimately we have been persuaded to rethink our proposals by the argument that our full participation in the Post Office Banking Framework is crucial at this point to the viability of the Post Office network."[40]

3.3 Ensuring that cash remains viable

Bank branch closures could contribute to the loss of the infrastructure needed to maintain a viable cash system in the UK. Without the physical infrastructure needed to process cash it will become increasingly difficult to ensure that customers will be able to use cash to pay for goods and services.[41]

The independent Access to Cash Review was established by LINK to consider consumer needs for cash over the next five to fifteen years. The review report was published in March 2019. It found that urgent action was required by the Government, regulators and industry to protect the cash system before it became unviable. It recommended:

1. **Guaranteeing consumer access to cash wherever they live or work**. It noted that this could be delivered in ways other than via banks and ATMs. It said that **this may need legislation** in the medium term, but that it "could be set up swiftly, initially on a voluntary basis".
2. **Ensuring that cash is still accepted as payment** by making it affordable for retailers and service providers to accept it. It recommended "targeted technological innovation to take this

[37] Post Office, Post Office announces new agreement with 28 UK banks to ensure millions of people across the UK have national free access to everyday banking services, October 2019
[38] BBC, *Barclays blow to Post Office banking*, 8 October 2019
[39] BBC, *Barclays blow to Post Office banking*, 8 October 2019
[40] BBC, *Barclays U-turn on cash access in post offices*, 24 October 2019
[41] Access to Cash Review, *The Access to Cash Review – Final Report*, March 2019

forward (such as deposit-taking ATMs and 'smart safes'), led by government and regulators".

3 **Radically changing the cash infrastructure model from a commercial model to a 'utility' model.** It recommended that "the Bank of England convene a group to redesign this model, making it both more resilient and lower cost."

4 **Ensuring that more consumers can take advantage of digital payments.** It recommended action by "government, regulators and industry to work together to solve specific consumer needs, using inclusive design approaches to ensure that the solutions designed really do meet needs."

5 **That the government adopted a clear "policy on cash, supported by a joined-up regulatory approach which treats cash as a system."** The Review was clear that "market forces alone won't make any of this happen."[42]

A Backbench Business debate on financial exclusion and access to cash took place in May 2019.[43] Responding for the then Government, the Economic Secretary to the Treasury, John Glen, acknowledged the challenges that a lack of access to cash posed.

The Minister said that the then Government had set up the Joint Authorities Cash Strategy Group, bringing together HM Treasury with the Bank of England, the Payment Systems Regulator and the Financial Conduct Authority "to provide comprehensive oversight of the UK's cash infrastructure, from supply to customer access". He said that the "group's work will complement the Bank of England's work to reform the wholesale cash industry, so that it encourages innovation and guarantees resilience, even in a lower cash usage environment". He noted that "as cash is used less, we need to refine the way it is distributed, because the existing method is too expensive and needs to be improved."

The Minister also stated that the then Government had "established the digital skills partnership to bring together the public, private and third sectors to address the digital skills gap in a more co-ordinated and collaborative way." He also stated that "from 2020 we will introduce an entitlement for adults who lack basic digital skills to undertake fully funded basic digital skills training".[44]

The Joint Authorities Cash Strategy Group published its terms of reference in June 2019.

42 Access to Cash Review, *The Access to Cash Review – Final Report*, March 2019
43 HC Deb 21 May 2019 c253WH
44 HC Deb 21 May 2019 c253WH

BRIEFING PAPER
Number CBP 8740
2 January 2020