



PRESS RELEASE: FOR IMMEDIATE RELEASE

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MANY NEW MIGRANTS IN NORTHERN IRELAND STRUGGLE TO ACCESS FINANCIAL SERVICES

Some groups who have recently migrated to Northern Ireland are largely unable to access bank accounts and other financial services, finds a report launched on Monday 6 December 2010 at Stormont.

A lack of coherent policy on the documentation needed to get a bank account in Northern Ireland, coupled with language issues, has led to many asylum seekers and refugees being left without a bank account at all.

Those on low incomes are particularly vulnerable to ‘financial exclusion’ in this way, according to the report, which is a joint venture between the Information Centre about Asylum and Refugees (ICAR) and Citizens Advice Belfast (CAB).

The report was launched in the Northern Ireland Parliament building. Minister Alex Attwood and Members of the Legislative Assembly Jennifer McCann and Anna Lo spoke at the event and stressed the importance of the inclusion of new migrant communities and the value that they bring to Northern Irish society.

Minister Alex Attwood said: *“This report, based on real life experiences, helps government to better understand the barriers too often experienced by local migrant communities. It is imperative that government departments work together to develop services that best meet the needs of migrant workers and their families.”*

Report author Julie Gibbs, who is a senior research and policy analyst with ICAR, said: *“We have shown that the most vulnerable new migrants are the ones who suffer the most from financial exclusion when they come to Northern Ireland. They find it difficult to access a bank account, end up keeping cash in their accommodation or use risky strategies such as friends’ accounts or saving money through their employers, where they have one. These migrants live on the poverty line and are not often able to access advice services due to their situation or language barriers. One of the interviewees was reduced to searching the streets early in the morning for spare change that people may have*

dropped. Without a bank account these migrants struggle to find work, save any cash or keep any savings safely. They are totally excluded.”

Dr Omar Khan, head of financial inclusion research at race equality thinktank The Runnymede Trust, said:

“Having a difficult time accessing financial services will have an effect on people’s daily lives. Those migrants who lack access to bank accounts, direct debits or credit not only pay more for basic financial services and bills, but they also struggle to get jobs outside the cash economy. For migrants in Northern Ireland, these added costs and worse employment prospects directly affect their pocketbooks and their life chances. This situation also impedes new migrants’ integration into the wider UK economy and society, and so is bad for all of us.”

Not only do new migrants experience significant barriers to accessing bank accounts, but they also struggle to receive the correct information about their options and rights relating to financial services.

Also, there is currently no standard policy for the type of documentation a person must produce in order to get a bank account in Northern Ireland. This lack of consistency leads to confusion for new migrants, with certain identification allowing them to open accounts in one bank, but not in another.

The report, entitled *Financial Inclusion Amongst New Migrants in Northern Ireland*, recommends that policy makers look at this issue, among others, in order to better meet the needs of new migrants in terms of access to financial services and information.

Andrew Barnett, director of Calouste Gulbenkian UK branch, said :

“While good progress has been made in financial provision generally, there are still significant gaps. This report shows we need to be doing more to improve capacity to respond to these demands – otherwise we all miss out – banks, local communities and businesses, regional & national economies – if new and established migrants are not financially included.”

ENDS

NOTES TO EDITOR

1. *Financial Inclusion Amongst New Migrants in Northern Ireland* was launched on 6 December 2010. The research was funded by the Calouste Gulbenkian Foundation and is published by The Runnymede Trust. The report is available to download for free from Information Centre about Asylum and Refugees (ICAR) website: www.icar.org.uk

2. For more information on the report or to request an interview with the report author please contact Nina Kelly at nina@runnymedetrust.org, or on 020 7377 9222
3. The Information Centre about Asylum and Refugees is an academic research and information organisation based at the Runnymede Trust. ICAR aims to encourage understanding, public debate and policy making about Asylum and Refugees in the UK, grounded in accurate and academically sourced information.
4. Citizens Advice Belfast is a part of the largest advice charity in Northern Ireland, working against poverty and meeting the information and advice needs of some 92,000 people per year and dealing with over 320,000 issues across a wide range of advice categories.
5. Calouste Gulbenkian Foundation is an international charitable foundation with cultural, educational and social interests. Based in Lisbon with offices in London and Paris, the Foundation is in a privileged position to support national and transnational work tackling contemporary issues. The promotion of cultural understanding is an important aspect of its current work in the UK and Ireland. For further information see www.gulbenkian.org.uk
6. The Runnymede Trust is a social policy research organisation focused on race equality and race relations. We work by:
 - Identifying barriers to race equality and good race relations
 - Enabling effective action for social change
 - Influencing policy at all levels through providing thought leadership and robust evidence