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Moulsecoomb, Lord Ramsbotham, Baroness Chakrabarti, Lord
Paddick, Baroness Bakewell, Lord German, the Lord Bishop of
Ely and Lord Falconer
House of Lords
London
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22 November 2021

My Lords,

ACCESS TO UNIVERSAL CREDIT AND BANKING FOR PRISON LEAVERS

I am writing in response to the points raised in Monday's Committee debate on Friday Releases regarding access to Universal Credit and bank accounts for prisoners.

The Ministry of Justice (MoJ) works very closely with the Department for Work and Pensions (DWP), who are responsible for Universal Credit, in order to ensure timely access to benefits for prison leavers. Serving prisoners are not entitled to Universal Credit because those claiming it must be available and looking for work. The same is also true of legacy benefits, since prisoners are already housed and fed by the state.

DWP gives quick access to benefits for prison leavers by supporting them to make a claim as soon as they are eligible, on release. The dedicated National Universal Credit telephone claim line provides quick access to the benefit system for those prison leavers who are unable to claim online. Prison Work Coaches help them to be ready to make a claim and make a first appointment at the Jobcentre. This ensures prisoners can access the support they need and begin building a relationship with their work coach.

The Universal Credit assessment period and payment structure are fundamental parts of its design. The assessment period runs for a full calendar month from the date of entitlement and the Universal Credit pay date will be within seven calendar days of the end of the initial assessment period. This payment structure is to ensure that DWP can accurately assess entitlement and a claimant's earnings over the course of the month.

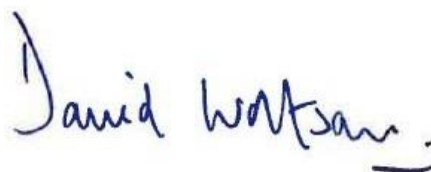
Further, prison leavers are able to apply for an advance which acts as a bridge between an individual's release from prison and their first Universal Credit payment. Advance payments can be received on the same day the claim is made. In addition, all prison leavers receive the discharge grant upon release from prison.

DWP's long-term policy intent is for prisoners to make an advance claim to Universal Credit before release. However, this advance claim feature would require considerable design time before prioritisation and then building. Moreover, it is likely to be predominantly digital, therefore requiring prisoners to access the internet which is not universally available in the prison estate. In the meantime, prison leavers are able to apply for an advance payment on their day of release.

The MoJ is working to increase the digital infrastructure across the prison estate, along with addressing further challenges faced by prisoners to claim Universal Credit. Many do not have a bank account or appropriate identification which is an important part of wider rehabilitation, helping prison leavers access employment and accommodation.

In respect of banking, the Prisoner Banking Programme helps eligible prisoners set up a basic bank account towards the end of their sentence, so it is ready for them to use when they are released. The Programme is managed by the New Futures Network, the specialist part of the prison service that builds relationships between prisons and businesses, with the objective of providing employment opportunities for prisoners and prison leavers. Across England and Wales, 103 prisons have opted in to the Prisoner Banking Programme and are partnered with one of seven participating banks that offer this bespoke service. The Programme was launched in 2010 and around 6,000 accounts per year are opened under the Programme. I will be placing a copy of this letter in the House of Lords Library.

Yours sincerely,

A handwritten signature in blue ink that reads "David Wolfson". The signature is written in a cursive style with a horizontal line underneath the name.

**LORD (DAVID) WOLFSON
OF TREDEGAR, QC**