

A cashless society?

P-6-1335 Welsh Government should take steps to ensure vulnerable adults without bank cards can pay with cash

June 2024



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About the Committee

The Committee was established on 23 June 2021. Its remit can be found at:
www.senedd.wales/SeneddPetitions

Current Committee membership:



**Committee Chair:
Jack Sargeant MS**
Welsh Labour



Rhys ab Owen MS
Independent Plaid Cymru
Member



Luke Fletcher MS
Plaid Cymru



Peter Fox MS
Welsh Conservatives



Rhianon Passmore MS
Welsh Labour

The following Members were also members of the Committee during this inquiry:



Joel James MS
Welsh Conservatives



Peredur Owen Griffiths MS
Plaid Cymru



Buffy Williams MS
Welsh Labour

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Chair's foreword

During this inquiry we have heard about the barriers that people with a learning disability face. Buying clothes or a sandwich in a café are everyday activities most of us take for granted. It was clear from the evidence we heard that these simple acts were becoming harder for people with learning disabilities because of businesses going cashless.

We listened to people with learning disabilities and those who support them. They shared distressing and confusing experiences of when they have been unable to pay for a service or goods, because the shop, café or theatre do not accept cash.

Sadly, this is becoming a more common experience as we see a continual rise in the use of digital payments. Whilst consumer demand plays a part, it appears that many businesses no longer accept cash due to the increasing costs and barriers to local banking facilities. As a strong supporter of a Wales wide Community Banking network, it is clear to me that community banking is part of the solution. However, it is a complex picture which will require a multi-faceted approach to ensure we do not leave vulnerable members of our society behind.

Everyone who gave evidence recognised the need for action, to ensure that people with a learning disability can fully participate in society. Everyone should be able to choose where they spend their money, and not be made to feel awkward or humiliated when their cash payment is refused.

Our report, and the recommendations we make, call for change, improved awareness and education and the need to explore solutions. We are clear that the status quo is unacceptable. People with a learning disability must be heard and listened to, must be treated with dignity and respect and must be enabled to fully take part in society.

We are grateful to everyone who gave their time to openly share their experiences with us and for those who actively campaign to improve people's lives. In support of Learning Disability Week 2024, we call on the Welsh Government to listen to you, recognise your experiences and take action.

A handwritten signature in black ink that reads "JACK SARGEANT." The signature is written in a cursive style. A horizontal line is drawn underneath the signature, starting from the left and ending with an arrowhead pointing to the right.

Jack Sargeant MS

Chair, Petitions Committee

1. The petition

This report stems from a petition by Mencap Cymru calling for the Welsh Government to take action to ensure adults with learning disabilities and other vulnerable adults can continue to pay for goods and services with cash.

Welsh Government should take steps to ensure vulnerable adults without bank cards can pay with cash.

Mencap Cymru is concerned that the move to a cashless society will leave behind disabled people who cannot have access to electronic forms of payment. In recent months people with a learning disability have been unable to pay for goods and services and have had to leave businesses empty-handed. Support workers are not permitted to use their own cards, and nor should they be. This means they do not have equal access to goods and services with many businesses and organisations moving to cashless transactions.

2. Background

This chapter outlines the context regarding the use of cash in our daily lives, drawing on existing evidence and previous Senedd Committee work.

1. The petition by Mencap Cymru highlights concerns about the move towards a cashless society and how this negatively impacts the lives of people with a learning disability, excluding them from buying goods and services.
2. A report in 2022 by UK Finance, the trade association for the banking and finance industry, found that almost “40 per cent of people use cash to pay for something at least once a week, with 11 per cent saying that they prefer to use cash and only three per cent saying that they never used cash at all”. The report also found that “a third of people that had used cash in the last year said that they had had a cash payment refused”.¹

UK Parliament

3. On 20 March 2023 the House of Commons held a debate on a petition which calls for the UK Government to “*require all businesses and public services to accept cash payments*”. The Government’s response stated that it does not intend to mandate cash acceptance. But the response also notes that legislation has recently been introduced to “*protect access to cash as part of the Financial Services and Markets Bill*”. *The UK Government considers that this legislation will support organisations, including local businesses, to continue accepting cash by ensuring they have reasonable access to deposit facilities.*²

Welsh Parliament action

4. In April 2019, the Economy, Infrastructure and Skills Committee of the Fifth Senedd published its report on Access to Banking. The Committee found overwhelming evidence of the negative impact of bank closures and reduction in

¹ UK Finance, Blog on How consumers in the UK use cash – a snapshot, 2022
www.ukfinance.org.uk/news-and-insight/blog/how-consumers-in-uk-use-cash-snapshot

² UK Government and Parliament petition: Require all businesses and public services to accept cash payments <https://petition.parliament.uk/petitions/622284>

free-to-use ATMs in Wales and voiced concern that “*Wales is certainly not ready to go cashless*”.³

5. In relation to access to cash, LINK, the not-for-profit organisation which manages the LINK ATM network, told the Economy, Infrastructure and Skills Committee that although cash use has declined rapidly in the last decade and this is expected to continue, free access to cash for consumers is a “vital national service”.⁴

6. The consumer organisation Which? warned that Welsh communities could be stripped of their choice to use cash before they are ready and if cash disappears reintroducing it can be complex.

7. The reduction in cash usage also affects how businesses choose to accept payments, as the costs of handling cash and accepting electronic payments change over time. The Committee noted that “a particular issue here is the ability for businesses to deposit cash takings, and the associated cost of that”.⁵

8. The Committee made several recommendations, including that the Welsh Government should explore how regional hubs, and how cooperation and collaboration between different agencies can improve the access to cash in Welsh communities, which was accepted in principle. Having received compelling evidence about the impact of branch closures on older people and disabled people, and the problems of digital exclusion for those already disadvantaged the Committee recommended that “Welsh Government’s support for digital inclusion should prioritise a) maintaining support for existing digital skills training, b) consulting stakeholders on how to further address barriers to older and vulnerable people safely accessing online banking, and c) providing additional support to teachers to deliver financial education within the school curriculum.”⁶ The Welsh Government accepted this recommendation.

³ Economy, Infrastructure and Skills Committee Report: Access to Banking
<https://business.senedd.wales/mglIssueHistoryHome.aspx?lId=25058>.

⁴ Economy, Infrastructure and Skills Committee Report: Access to Banking
<https://business.senedd.wales/mglIssueHistoryHome.aspx?lId=25058>.

⁵ Economy, Infrastructure and Skills Committee Report: Access to Banking
<https://business.senedd.wales/mglIssueHistoryHome.aspx?lId=25058>.

⁶ Economy, Infrastructure and Skills Committee Report: Access to Banking
<https://business.senedd.wales/mglIssueHistoryHome.aspx?lId=25058>.

Access to cash review

9. The independent Access to Cash Review was established to consider consumer requirements for cash over the next five to fifteen years. This was in response to the rapid decline in cash use, among growing concerns about whether we're leaving people behind who can't use or access cash in an increasingly digital society. Their report highlighted that around 17% of the UK population would struggle to cope in a cashless society and emphasises that poverty is a significant factor in people's dependence on cash.⁷

10. The Review consulted widely with over 120 organisations and thousands of individual consumers. They concluded that everyone needs to have a safe, reliable method of payments which meets their needs. Their recommendations included the importance of taking action to ensure that cash remains widely accepted and called for guaranteed consumer access to cash for all.

⁷ Access to Cash Review – Final Report, 2019 Executive Summary
<https://www.accesstocash.org.uk/media/1087/final-report-final-web.pdf>

3. About the petition and the Committee's work

We considered the petition and agreed that further exploration to better understand the issues facing people with learning disabilities when making payments was needed.

- 11.** The petition by Mencap Cymru collected 1,926 signatures online and 578 signatures on paper, making for a total of 2,504 signatures.
- 12.** We considered the Welsh Government's response and correspondence from Mencap Cymru during our initial consideration of this petition on 5 June 2023.
- 13.** The former Minister for Social Justice and Chief Whip's (the Minister) response recognises that this is a complex issue *"exacerbated by bank closures which are presenting real challenges for many retailers, particularly small businesses, when needing to deposit cash locally."*⁸
- 14.** Whilst supporting the importance for businesses to accept cash, whenever possible, the Minister states that this is a non-devolved matter, and decisions whether to accept cash payments are based on commercial considerations. However, she referred to planned engagement with stakeholders to encourage them to retain cash systems and to the work of the Disability Rights Taskforce in identifying issues and barriers faced by disabled people.
- 15.** The Minister also highlights that there may be equality-related aspects to consider:

*The provision of digital only payment routes with no option to use cash as a payment method raises potential equality of treatment issues. Recipients and providers of services in both the public and private sectors are impacted. There are risks that a cashless requirement could indirectly discriminate against persons from certain protected characteristics.*⁹

⁸ [Letter to the Chair from the Minister of Social Justice and Chief Whip](#), 15 May 2023

⁹ [Letter to the Chair from the Minister of Social Justice and Chief Whip](#), 15 May 2023

16. Mencap Cymru expresses concern that “we risk permanently excluding people with a learning disability from having the independence, control, and choice to pay for goods and services themselves.” They identified key areas where action could be taken by the Welsh Government, including:

- ensuring all venues and organisations in receipt of public money accept cash payments;
- the Welsh Government should work with the UK Government and the Financial Conduct Authority (FCA) to develop ways in which vulnerable adults can participate in the purchase of goods and services in a cashless society;
- developing ways in which people with a learning disability and other vulnerable adults can use cashless forms of payment if they lack capacity to have bank accounts;
- utilising Care Inspectorate Wales inspections of regulated services to assess how care providers are enabling people with a learning disability to access their money, build their capacity to manage their own money, and exploring ways in which they can take part in a cashless society;
- consideration of how increasing cashless transactions and further exclusion of many Welsh citizens is in contrast with the ambitions of the Wellbeing and Future Generations Act.¹⁰

17. We subsequently decided to take evidence on this topic to further understand the challenges and issues facing vulnerable adults and businesses regarding the decline in accepting cash payments.

18. Our evidence sessions took place on 9 October 2023 (Panels 1 and 2), and 23 October 2023 (Panel 3). A list of participants can be found in Annex A. We are grateful to all those who gave evidence and shared their experiences, which helped shape our discussion and conclusions.

¹⁰ [Letter to the Chair from Mencap Cymru, 30 May 2023](#)

4. The reality of 'card only'

During our inquiry we heard from individuals and their families about how they are excluded from taking part in everyday life. Support organisations and businesses confirmed that this is sadly a familiar experience for many vulnerable people.

19. We heard how people with learning disabilities experience rejection and humiliation when they are refused at a payment point when trying to buy a magazine, get a coffee in a café or want to go swimming – because cash payments are no longer accepted.

20. Mencap Cymru, who provide support to over 170 people with a learning disability in Care Inspectorate Wales-registered services across Wales, shared their concern that some learning disabled adults are being increasingly excluded from society.

21. Wayne Crocker, Mencap Cymru Director, said that the experience of one person supported by Mencap Cymru services in Carmarthenshire, highlights the harsh reality for people who cannot use bank cards.

I was chatting to somebody we supported who was talking about the fact that he'd been given birthday money from his family and had decided to go to a rugby club locally to buy a rugby shirt, and had gone there with his support staff, had known what sort of shirt he wanted to buy, had gone into that venue and was told that it was cashless. So, essentially, he could only purchase a shirt if he had a debit or credit card. He didn't have either of those.¹¹

22. This is not an isolated example, as we heard from Steven McGee and his mother Janet Jones.

Steven is very sociable. He likes going to coffee shops, or maybe a fast food place, and he likes to pay with his money. Now, I've said earlier that the first time we ever experienced it was here in Cardiff, where we went in, we

¹¹ [Petitions Committee, Record of Proceedings, 09 October 2023, para 8](#)

*ordered our coffees, and we were told, 'It's card only.'... We've experienced it at home as well. We have two or maybe three cafes where we live that are only card payments as well. It takes that social aspect away from somebody like Steven.*¹²

23. The phrase 'it's card only' resonates with the lack of choice and control for people who use cash. We heard how Steven was “*absolutely gutted*” when he was unable to use the vending machine in the hotel. During a previous visit the vending machine had accepted cash but had become ‘card only’ resulting in Steven being unable to purchase anything. His mother said “*It's just a little example, isn't it? It's little things to us, massive to him.*”¹³

24. Dot Gallagher, Chair of Mencap Môn, gave an example of a young man who wanted to buy a motorbike magazine for £2.60 and became so distressed when he was told he couldn't purchase it, the police were called to escort him off the premises.¹⁴

25. A survey undertaken by Mencap Cymru identified that these are common experiences for people with a learning disability who do not or cannot use digital payments. The survey emphasised some of the challenges and barriers faced, through people's stories of how they were unable to purchase goods or services in their own communities. Surprisingly, this also happened in a range of public services or publicly funded organisations across Wales including theatre, arts and sports venues including Wales Millennium Centre, Pontio Arts Centre, several leisure centres; Cardiff International Swimming Pool and Bluestone Holiday Park.¹⁵

26. Darren Joyce, Director of the Friendly Trust, a charity which helps people manage their money, reinforced the feelings of rejection and disappointment experienced by individuals when “*going to pay for something suddenly finding they cannot pay for it and not knowing how to react at all.*” He described that some people will have been saving up and planning to purchase a gift or something they have wanted for some time, and says that being refused due to a no cash policy has such a detrimental impact, particularly on someone's independence and their mental well-being.¹⁶

¹² [Petitions Committee, Record of Proceedings, 09 October 2023, para 13](#)

¹³ [Petitions Committee, Record of Proceedings, 09 October 2023, para 50](#)

¹⁴ [Petitions Committee, Record of Proceedings, 09 October 2023, para 29](#)

¹⁵ [Letter to the Chair from Mencap Cymru, 30 May 2023](#)

¹⁶ [Petitions Committee, Record of Proceedings, 23 October 2023, para 82](#)

27. Trudy Davies, who runs a shop in Llanidloes, believes that card-only businesses can have a negative impact. She said that *“we tend to forget the fact that there are older people and more vulnerable people. And I have a few customers that have special needs—they come in, and they just don't understand cards and the banking, and they just like cash.”*¹⁷

¹⁷ [Petitions Committee, Record of Proceedings, 09 October 2023, para 105](#)

5. Complexities of issues

There are many issues which contribute to restricting vulnerable people's ability to pay for services or goods. We heard about the challenges of banking, the lack of awareness about the adverse impacts of refusing cash payments, and the need for an effective solution for care and support staff to promote independence.

28. We heard how many adults with a learning disability can experience difficulties accessing banking if they are deemed at risk of financial abuse or as not having capacity to manage an account.¹⁸

29. Dot Gallagher told us that one of her sons doesn't understand the concept of digital payments and *"would wrestle you to the ground if you wanted to take a £20 note off him, but he would freely give you his card and tell you his PIN number, because it means very little to him."*¹⁹

30. The Friendly Trust assess someone's mental capacity to manage their finances and explained that someone's ability to manage physical cash *"because they are handing something tangible over and they are receiving goods for it"* changes when it becomes digital transactions. Darren Joyce emphasises that this often means that their interventions need to be more 'intrusive' resulting in less independence for the individual.²⁰

31. There are also challenges in supporting adults who live in residential care or supported living houses, where the local authority will often be the financial appointee when a person is deemed as not having capacity to manage a bank account, or they are at risk of being financially abused. An individual will often be given access to money via a cash machine but will not have a debit or credit card. When presented with 'card only' option for payment, this presents difficulties for

¹⁸ [Petitions Committee, Record of Proceedings, 09 October 2023, para 27](#)

¹⁹ [Petitions Committee, Record of Proceeding, 9 October 2023, para 22](#)

²⁰ [Petitions Committee, Record of Proceedings, 23 October 2023, para 83](#)

individuals and their support workers, as it is not appropriate for workers to pay with their own debit or credit card.²¹

32. We heard how “fraught with obstacles” it can be for a person to access and manage their bank account. With the closure of local branches, people must travel far to visit their bank or must deal with the bank over the phone. This has proved very challenging for Dot’s son whose nearest branch is “*a round trip of well over 100 miles*” and the telephone banking system does not recognise his needs, and they will end the call if they hear Dot helping him with his security details, which he can’t remember.²²

33. The evidence demonstrates the lack of flexibility to accept cash payments. Whilst the lack of understanding that some people are unable to make digital payments is of concern, there was recognition that many businesses no longer have the facilities to take cash and their employees have no option but to operate within the company policy.²³

34. Mencap Cymru are also concerned about the closures of day centres, with several local authorities now focusing on supporting people in the community. However, the evidence Mencap Cymru have seen and heard is that often people are unable to access services or participate in activities in the community when only digital payments are accepted.

²¹ [Petitions Committee, Record of Proceedings, 09 October 2023, para 27](#)

²² [Petitions Committee, Record of Proceedings, 09 October 2023, para 26](#)

²³ [Petitions Committee, Record of Proceedings, 09 October 2023, para 32](#)

6. Equality of access

Whilst digital payments offer benefits for the majority, this is not an option for everyone in our society. We heard how not being able to make digital payments removes individuals' choices and excludes them from participating in daily life.

35. Mencap Cymru emphasised that ensuring access is not limited to ensuring a venue is physically accessible. It should also be about enabling individuals to participate or purchase goods. Whether it's a coffee in a café or a programme at the theatre, limiting these to digital payments limits or prevents access to that service or venue.²⁴

36. As highlighted by Wayne Crocker, ensuring access and participation involves much more than ensuring physical access to a building or toilet:

As a society we would expect that at a minimum the above venues have accessible toilet facilities for disabled customers, otherwise they breach the Equality Act. A venue without these facilities is exclusionary and impact the right of disabled people to participate. Not accepting cash has the same impact on the ability of a disabled person to access goods or services. We have heard from several people who have been unable to participate in cultural events, leisure facilities, buy refreshments and other items because they have a learning disability, cannot access a bank account and are unable to pay with cash.²⁵

37. Some vulnerable people in Wales are being excluded because of the increasing trend towards cashless transactions. Their options, independence, choice and control is being eroded, despite the requirements of the Equality Act.

38. The Minister acknowledged that the current situation could be discriminating against disabled people²⁶, and whilst the Welsh Government have

²⁴ [Letter to the Chair from Mencap Cymru, 30 May 2023](#)

²⁵ [Letter to the Chair from Mencap Cymru, 30 May 2023](#)

²⁶ [Correspondence from the Minister of Social Justice and Chief Whip, 15 May 2023](#)

limited control or influence over private business, it is concerning that the public sector and government funded organisation are not ensuring access for all.

39. Mencap Cymru shared that other organisations who are part of the learning disability consortium Wales including Learning Disability Wales, All Wales People First, all-Wales parents and carers forum and Cymorth have also expressed similar concerns about the negative impact of cashless transactions on individuals.

7. A challenge for business

There are many hurdles for businesses and organisations to overcome to successfully manage both cash and digital payments. These including the costs involved, being able to access local banking facilities and the need for education on the negative impact refusing cash payments can have on an individual's wellbeing.

40. We heard about the real pressures facing businesses in providing the options of digital and cash payments.

41. Ben Cottam, Head of Wales for the Federation of Small Businesses, explained that there are a number of reasons which influence the decline in acceptance of cash within businesses. Consumer demand for the convenience of digital payments influences the business response, combined with the logistical and cost challenges of accessing and depositing cash following the closure of local bank branches. The dual costs of administering digital payments and costs of depositing cash payments also plays a part in the decision to switch over to a digital only solution.²⁷

42. Ben Cottam shared that there has been a 21 per cent decrease in the number of ATMs available in Wales between 2018 and 2020, and many of the facilities that remain are paid-for facilities, which charge a fee per transaction, which is a disincentive to use cash.²⁸

43. The FSB in Wales have "*countless examples... of members who are having to travel really quite significant distances to deposit cash. That presents a few problems, not least the safety of people travelling a significant distance with quite significant amounts of cash in their car.*"²⁹

44. Trudy Davies, who runs a shop in Llanidloes emphasised the challenge faced without local banking facilities, particularly in a rural community. Whilst there may

²⁷ [Petitions Committee, Record of Proceedings, 9 October 2023, para 73](#)

²⁸ [Petitions Committee, Record of Proceedings, 9 October 2023, para 76](#)

²⁹ [Petitions Committee, Record of Proceedings, 9 October 2023, para 78](#)

be cash machines, they do not always work or have no cash available. The lack of access to cash then impacts on small businesses and local market stalls which don't have digital payments machines.³⁰

45. Rural communities also face other difficulties, such as intermittent wi-fi access to make and receive digital payments, which can result in a business unable to make transactions. Trudy Davies explained, *"You could lose half a day's business before you've sorted it out and your machines are up and running again."*³¹

46. We heard evidence that there are people in Wales who cannot use digital payment methods or choose not to. This includes people with learning disabilities, people who have no bank account or those who use cash to better manage their budget to avoid getting into debt.

47. In her shop Trudy Davies welcomes cash and digital payments in response to her customers' needs. She recognises that cash is the only option for some customers and that others can only budget effectively by using cash. *"With the cost of living and everything, and we are a poorer community, we need to look after the people who need to be able to use cash."*³²

48. Local shops and businesses play a key role in supporting their community. Expressing her concerns about the move towards a cashless society Trudy said:

*... we tend to forget the fact that there are older people and more vulnerable people. And I have a few customers that have special needs—they come in, and they just don't understand cards and the banking, and they just like cash.*³³

³⁰ Petitions Committee, Record of Proceedings, 9 October 2023, para 81

³¹ Petitions Committee, Record of Proceedings, 9 October 2023, para 81

³² Petitions Committee, Record of Proceedings, 9 October 2023, para 93

³³ Petitions Committee, Record of Proceedings, 09 October 2023, para 105

8. Solutions

Some practical and interesting solutions were put forward during this inquiry, including the importance of being clear which services accept cash, alternatives to debit or credit cards and improved education and awareness for all.

49. We learnt that effective and clear communication about whether a business or organisation accepts cash payment is essential. Displaying a sign with ‘We accept/ don’t accept cash’, similar to the food hygiene rating signs, in a prominent place could help to alleviate some of the anxiety and distress experienced when cash payments are not accepted at payment point.

50. The Federation of Small Businesses informed us about the positive work being undertaken with the consumer organisation Which? and their cash-friendly pledge, which is a proactive statement that a business accepts cash.³⁴

51. We heard how important it is to educate businesses and services about how individuals can be marginalised when they do not or can’t use digital payment methods. This would hopefully result in improved understanding of the distress which can result when cash transactions are refused.

52. Darren Joyce, Friendly Trust, strongly advocated for the need to reflect on the way we educate people about money, and the need to move away from learning about physical transactions.³⁵

53. The need to explore different payment methods which do not require a debit or credit card was emphasised. This included ensuring that care and support workers can promote people’s independence, ensuring that people have choice and control about how and when to spend their money.

54. Mencap Cymru call for the Welsh Government to consider utilising Care Inspectorate Wales inspections of regulated services to assess how care providers are enabling people with a learning disability to access their money, build their

³⁴ [Petitions Committee, Record of proceedings, 09 October 2023, para 86](#)

³⁵ [Petitions Committee, Record of Proceedings, 23 October 2024, para 111](#)

capacity to manage their own money, and exploring ways in which they can take part in a cashless society.³⁶

55. To facilitate and encourage businesses, in particular smaller businesses, to continue to accept cash transactions, they require improved access to banking facilities to withdraw and deposit money. The emergence of banking hubs, such as in Cowbridge, Vale of Glamorgan, was welcomed by the Federation of Small Businesses.³⁷

³⁶ [Letter to the Chair from Mencap Cymru, 30 May 2023](#)

³⁷ [Petitions Committee, record of Proceedings, 09 October 2024, para 98](#)

9. Recommendations

Recommendation 1. The Welsh Government should ensure that all organisations which receive public funding are required to accept cash payments.

However, the Committee recognises that some organisations will no longer have facilities to accept cash or deposit cash locally and therefore will require support and guidance.

Recommendation 2. The Welsh Government should commission research in this area to fully explore the complexities and challenges faced by people who do not use digital payments, their families, support workers, residential care providers, private businesses and public sector organisations.

This should also focus on exploring solutions to ensure that we support people to be active citizens who can live as independently as possible and have the same opportunities as those who use digital payment methods.

Recommendation 3. The Welsh Government should work in partnership with people with learning disabilities, learning disability organisations, older people organisations, care and support organisations, the public and third sector and the business community to develop and deliver a campaign to educate and improve understanding of how a cashless society will exclude some people.

A public awareness campaign could be targeted at service providers and businesses and develop positive approaches, such as a clear indication of whether the venue or business accepts cash or not. This would go some way to reduce and avoid some of the upsetting experiences for people who only use cash.

Recommendation 4. The Welsh Government should work with the UK Government and the Financial Conduct Authority (FCA) to develop ways in which vulnerable adults can participate in the purchase of goods and services in a cashless society.

Recommendation 5. The Welsh Government should ensure access to community-based banking facilities both to support businesses to continue to access and deposit cash and to support the banking needs of people with learning disabilities.

Annex 1: List of oral evidence sessions.

The following witnesses provided oral evidence to the committee on the dates noted below. Transcripts of all oral evidence sessions can be viewed on the [Committee's website](#).

Date	Name and Organisation
09 October 2023	Wayne Crocker, Mencap Cymru Steven McGee, sharing his experience Janet Jones, Mother Dot Gallagher, Mencap Môn Ben Cottam, Federation of Small Businesses Trudy Davies, Woosnam & Davies News
23 October 2023	Darren Joyce, Friendly Trust

Annex 2: List of written evidence

The following people and organisations provided written evidence to the Committee. All Consultation responses and additional written information can be viewed on the [Committee's website](#).

Title	Date
Letter to the Chair from the Minister of Social Justice and Chief Whip	15 May 2023
Letter to the Chair from Mencap Cymru	30 May 2023