



**Senedd Cymru  
Welsh Parliament**



# **A cashless society - our report**

**Welsh Parliament Petitions  
Committee**

# Who we are and what we do

We are the **Welsh Parliament Petitions Committee**.



A **committee** is a group that meet to work things out and make changes.



There are shops and other businesses where people cannot pay for things with **cash**.

**Cash** means money in notes and coins.



We are starting to live in a **cashless society**.

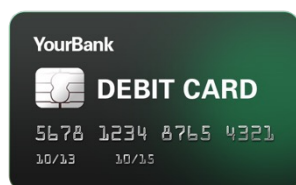
People with **learning disabilities** are finding it harder to use cash in shops and businesses.



# Mencap Cymru's petition



If a business doesn't take cash, you have to use a bank card or your smartphone.



It means people who don't have bank accounts can't buy anything. It leaves lots of people out of society.

**Mencap Cymru** started a **petition**.



**Mencap Cymru** is a charity supporting people with learning disabilities in Wales.

A **petition** is when a group of people want something to change.



## More about the petition



**Mencap Cymru** said they want to make sure people can still pay with cash.



**2,500** people signed Mencap Cymru's **petition** to show their support.



Our **Petitions Committee** found out more about this.

## More about the petition



The petition asked the Welsh Government to



**“Take action so that people with learning disabilities and other vulnerable adults can use cash to pay for things”**

This is because



- more and more shops and other businesses are not taking cash
- many people with learning disabilities don't have bank accounts or bank cards



It means people with learning disabilities are being left out of society.

## What our committee did

The **Petitions Committee** looked at reports and laws.

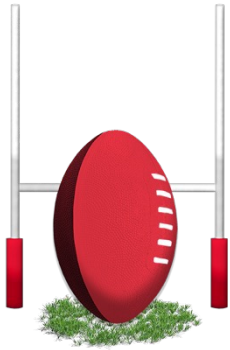


On **9 October** and **23 October 2023**, the committee heard information from

- Mencap Cymru
- someone with a learning disability
- a mother of someone with a learning disability
- Federation of Small Businesses
- people who own businesses
- The Friendly Trust



# Living in a society without cash



We heard lots of stories about what happens if businesses don't take cash.

## What happened when people tried to pay with cash

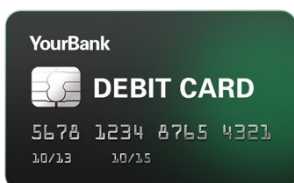


A man saved up his birthday money to buy a rugby shirt from a rugby club.

When he tried to pay, they told him he couldn't use cash so he didn't get the shirt.



Steven went to a coffee shop in Cardiff. He likes to spend his money going out and having coffee.



When he tried to pay, he was told he could only pay with a card.

# Living in a society without cash



A man called Steven was very upset when he couldn't use cash at a hotel vending machine.



A young man wanted to buy a magazine. He got so upset when he couldn't use cash the police were called.



Not being able to pay for things with cash can change how people feel and what they can do.



It can make people feel upset and left out.



# Living in a society without cash



Around **17 in 100** people would find it hard to be in a cashless society.



Some people can't get a bank account

Support workers can't pay for things on people's behalf.



Some people don't understand bank cards and how they work.

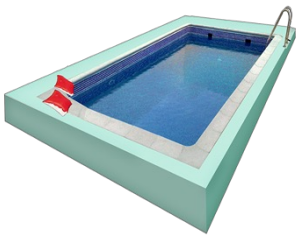
# Businesses that don't take cash



People told us more about businesses who don't take cash including



- shops
- cafes and coffee shops



- sports clubs
- swimming pools



- theatres
- arts centres
- holiday parks

# What businesses said



Business told us more about why they will or won't take cash.



- local banks are closing - businesses can't get cash in and out of their bank account



- it's not safe to save up cash for days, then drive a long distance to take it to the nearest bank

- banks charge businesses extra to handle cash and accept card payments



- **cashless payments** can't happen if there is no Wi-Fi or it doesn't work.

## How to solve this



People gave us lots of ideas about different ways of paying.



They told us shops should have a sign to say they **do take cash**.

We should



✓ **teach businesses** about how upset people can get if they can't use cash

✓ **teach people with learning disabilities** about money



✓ **show people with learning disabilities** how to pay using an app on their smartphone

## How to solve this



We want to make sure people have choice and control over their own money.



When care providers are inspected, inspectors should find out about how people are supported to

- learn about money
- access their own money
- find ways to get bank accounts and cards



Make sure that businesses can get cash and deposit cash locally.

For example, using a Banking Hub.

# What we think should happen



Thank you to everyone who told us about using cash and when they can't.



We know how important it is for shops and cafes to accept cash.

We know it makes a big difference to people's lives.



We listened to you and have asked the **Welsh Government** to help.

# What we think should happen



These are our **recommendations** to the Welsh Government.

1. When an organisation gets funding from the government, they should still take cash.



2. There should be more research about what happens if people can't use cash.

3. Teach businesses about what happens if people can't use cash.



# What we think should happen



4. Work with the [UK Government](#) and the [Financial Conduct Authority](#) to find ways to help everyone to be included in a **cashless society**.



5. Make sure there are banks and cash machines in every local community.



## How to find out more



You can learn more about what the Petitions Committee has done here

[senedd.wales/a-cashless-society](https://senedd.wales/a-cashless-society)



## How to get in touch

You can get in touch by calling this number

**Phone:** 0300 200 6565



Or send an email to

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Or visit our website

[senedd.wales](https://senedd.wales)