

From: Charlotte Day
To: callforevidence
Subject: Cash Use
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Dear Access To Cash,

I would like to give you an insight into the difficulties I have, as a cash only based consumer as well as the experiences of family. I would also like to answer how I think cash could be supported.

I am without a bank account and like many such as myself who are unpaid carers have no ability to get one (believe me I have tried- it is impossible to get even a so called accessible basic bank account with the only ID I have which is a birth certificate and a presence on the electoral roll. I have no income so no bills in my name, no benefits paid to me -only to the person I care for, no tax letters etc etc). Like other poor people I can't afford to update my phone very often. Only if it wears out. Digital payments require up to date tech as well as

I have not found any completely cashless businesses locally to me but I do suffer discrimination because I am cash based and live in constant dread of the future when I can't buy food, medicine or travel ticket. I don't expect politicians to take the plight of people like me seriously and wonder if living will be possible at all for me. Most people have no idea how impossible it is to get access to non cash methods so think cash users are just lazy or backward. I frequently feel humiliated by the relentless propaganda by card companies underlining these attitudes.

Examples of discrimination I have suffered as a cash consumer:

Unable to purchase money saving monthly bus tickets after my company suddenly stopped letting you buy them onboard and said it was only online. So I pay more for my fares.

Unable to use taxis after late afternoon and thus several times unable to collect disabled mother from hospital and she has to stay in for an extra night. Local companies won't take cash even up front after 4pm

Unable to book tickets for some theatres because they sell out online first and those who have to wait to pay in cash when the office is open don't stand a chance.

Unable to book a holiday or hotel because they expect card details up front.

My cashed based dad also has had these problems:

Unable to buy fuel at night because petrol stations go card only at pump.

Unable to have an allotment anymore after council suddenly said upcoming rents would not be payable in cash. No consultation first.

Having to wait longer to pay than it is easy for him to do with arthritis and cancer bone pain because supermarkets have mostly quickpay tills and at many times of the day have put all or nearly all over for a while to card only.

I believe as cash is the only fully and universally accessible payment method it is only right that it gives government support. I believe cashless businesses and those who discriminate against cash users in any way such as having some till points inaccessible to them should pay a premium on top of their business rates and taxes to finance the provision of free cash machines and more importantly from financial for businesses that are fully cash accessible.

When a business goes cashless it tells the poor and vulnerable "your money is no good here". They are committing discrimination as serious as sex or race discrimination. The businesses right to choose how to accept payment should not trump equality or the right for vulnerable human beings to exist and buy food, clothing etc.

I think cash discrimination for cultural experiences like museums or theatre, health based activities like leisure centres, life necessities like food, transport, drink and medicine sales

should be outlawed.

Another way to fund cash friendly businesses would be to fine credit card company every time they commit the social evil of allowing their cards/ digital payment method linked to a requirement to have one be used for minor purchases say under £30. We have all acknowledged that our nation is drowning in unsustainable debt and efforts to cut that while, helping cash consumers. It is win win.