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To: [callforevidence](#)
Subject: Access to cash review/question 2
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Hello, I'd like to submit my thoughts on "access to cash", purely as an individual who has had experience in helping others in my local community with this issue on a non professional basis.

I feel the idea that digital payments are easier than ever before to access is usually flawed in reality. In my experience, the introduction of basic bank accounts has only been of real assistance to those who were unbanked due to low and/or irregular income or who had past credit difficulties. I have found the biggest barrier to accessing banking is rigid ID requirements that do not consider the needs of those such as the elderly in care homes with no bill letters, the recently homeless, those in refuges or carers living with elderly parents with all bills on the latter's name and utility companies refusing to add another name to the account. Banks who require annually issued tax or benefit letters to be dated within the last 3 months, despite the fact they are annual! Or who will force basic account holders to have paperless statements but not accept printed out e bills or statements as proof of ID or answer. I believe it has actually become substantially harder for a significant number of people to access banking services and digital services in return. But to keep on topic.

My concern is that continued access to digital payments becomes an issue of wealth. You may be aware of the issue that many PayPal customers recently faced which led them to losing access to their account when PayPal announced that they would no longer be supporting older operating systems. Those who could not update their devices or buy a new one, lost access to their accounts. I can imagine this will not be the last time this occurs. At least PayPal users could hopefully access their account from another's computer. But if your bank requires you to log onto digital banking via a secure key linked to a specific computer, or requires you to download a specific security programme, then you can not access them via a library computer. Phone apps need a relatively up to date phone. Basic bank accounts often come with cards that are for electronic use only, freezing out the possibility of paying for transport tickets via in station or on board ticket machines that are not internet connected. So if there's no ticket office or it's closed they have to risk getting on a train without paying and hope a guard understands they had no choice and will let them pay cash. The need to not only access cash but be able to use it to access essential services in return is really a human right in my opinion. Cash doesn't care if you can't afford to update your phone or computer. It's accessible to the homeless and those without fixed addresses.

I also feel there's an idea that everyone will benefit from access to digital payments and those who don't currently access them are merely misguided. I think that as those that opt to pay by cash already are substantially discriminated against eg charged more for utilities and telecommunications services, and left without access to things like supermarket online delivery, the idea that it's merely a cherished lifestyle choice is misguided. Many would find their life much easier/cheaper if access to digital payments were genuinely possible, but this is all too often because companies have been allowed to treat cash only customers as second class citizens. I also believe the option to pay by cash and therefore access it in the first place is a perfectly valid choice, and this should be respected. I think an increase in the use of digital payments does not necessarily equate with the lack of interest in using cash. If you are forced to use cards by business's themselves incentivised to accept card only, you can not measure how many people would in fact have been equally happy or indeed would have preferred to use cash for the same transaction.

My conclusion is that access to cash is essential as it's a level playing field that does not require an ongoing requirement to update technology and own the latest models of a computer. It's available to all, but to ensure everyone has access to essential services such as food and transport, the ability to not only access cash but spend it is absolutely critical.

Regards, Kathryn Day.