

**From:** Alma Williams  
**To:** [callforevidence](#)  
**Subject:** Submission of evidence by Ripon Centre Women's Institute.  
**Date:** 28 July 2018 12:04:18  
**Attachments:** [The Future of Cheques.docx](#)

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Ripon Centre Women's Institute would like to submit as evidence their recent (July 2018) survey of members on The Future of Cheques.

This survey does in fact refer to general unease about the impact of financial technology particularly on older and vulnerable people- including the spectre of a cashless society. This survey repeats one on the future of cheques carried out by the WI in 2011 and submitted as evidence to the parliamentary sub-committee on the (then) proposed abolition of cheques. You will see from the attachment that one of the questions (Q2) directly refers to the use of cash.

I note that your office is in Harrogate and I live in Ripon. If you thought it would be helpful, I am sure a meeting could be arranged.

Yours sincerely,

Alma Williams OBE, president Ripon Centre WI

## The Future of Cheques – June 2018

Ripon Centre Women's Institute have now carried out a repeat survey into the future of cheques, with cheques still a necessary method of payment for many people, especially older members of society.. Members were concerned by pressure not only from banks themselves - "Why use a low-tech cheque in a high-tech world" - but also from some government departments, local councils and the press. Ripon Centre WI, with its higher than usual older membership and their lack of experience and expertise in new technology, represents the views of the 6.5m people who do not have access to online facilities and therefore need cheques to continue – for the foreseeable future. This repeat survey at the request of members – with an 80% response rate - exactly replicates the questions asked in 2011 when it provided evidence to the Treasury's Parliamentary Select Committee on the (then) proposed abolition of cheques.

**1 Approximately how many cheques have you written in the last year?** The highest number was 75 with the average at 28. The most common **reasons for** writing a cheque were undoubtedly for paying local tradesmen (at 85%) closely followed by gifts to family and subscriptions. Other substantial reasons were for payments to charity, paying bills and mail order.

**2.What other methods of payment do you use?** All respondents used cash – with many pointing out the threat of the current movement towards a cashless society. Almost all used debit cards and half also had credit cards. A quarter cautiously used contactless cards, but only very few (15%) used on-line banking services, mobile phone transactions or Paypal.

**3.Do you own a computer of any kind?** Half of the respondents did not own any form of computer and of those who did half did not use new technology for financial services. **Why don't they use on-line services?** They were afraid : of the lack of security afforded by banks especially in view of recent problems with TSB and RBS, of scams in general and financial fraud in particular, of future cyber attacks - and of their own inability to cope adequately with the discipline of composing, remembering, changing and keeping an endless list of passwords safe. On the other hand, the 15% who were enthusiastic and adept clearly enjoyed exploiting the on-line facilities now available.

**4. Do you think it would be unfair on older people if cheques were discontinued?** Almost all agreed strongly, with even experienced members agreeing. Cheques were still seen as indispensable to a substantial number of people, and they must not be penalised by paying extra for cheque usage.

**5. Any other comments on the use of cheques?** Those who responded acknowledged that the situation in Ripon – a relatively small marketing town - with its larger-than-average proportion of older residents and a significant number of small independent traders who accept and still welcome cheques - may not be typical. But they clearly point out that “older” people span at least three decades, and that their capabilities and experience of new technology can consequently vary. They also indicate the real difficulties the “older” old have in learning new things especially those which are alien to their experience bearing in mind the unprecedented rapidity of change. They may also have arthritic fingers or difficulty at peering at a screen with thick glasses.! Cost is also something to be considered: purchase price, running and security costs, updating – and the feelings of utter panic when something goes wrong. There is personal anxiety over passwords – setting up lots of different ones, keeping them secret, changing them, and the very real risk of remembering them without a secret written list. The Treasurer pointed out that she still needs to pay WI speakers with cheques, that centralised subscriptions and bookings also can require cheques. Others pointed out that charities would lose out in the short term (and maybe grandchildren as well) if cheques were abolished, with Radio 4 appeals, premium bonds and lottery wins all still advertising their use. A number of respondents were outraged at the discrimination operated by a number of electricity & gas companies who charged up to £100 p.a. more for cheques.

**Conclusion:** It is clear that the view of Ripon Centre WI in 2011 has not changed drastically since it provided evidence to support the Treasury’s final recommendation that cheques should continue for the foreseeable future. Respondents recognise that ultimately change will come but that in the meantime the needs of a substantial and vulnerable minority must still be taken into account and without discriminatory excess payments for non-conformity.

July 2018