

Dear Sir/Madam

You may be aware that following the last election, an Older Person's Living Forum was set up in order that older citizens of Jersey could share their views and have a direct engagement with government.

The forum has met on a bi-monthly basis since November 2022.

A recurring issue at our forum is the difficulty and marginalisation felt by Older People as a result of increasing use of technological solutions, difficulties accessing real people to discuss issues, online banking and the reduction of use of cash.

As such, the group agreed unanimously that they would like to make a submission to the scrutiny panel regarding acceptance of cash payments.

In general terms the forum would urge that there is protection of cash payments and the ability of our citizens to use cash.

We would particularly wish to highlight the following points.

- Online banking and the use of cards is not always accessible to those with a disability or cognitive, visual or hearing impairments.
- Those who cannot see or hear rely on the physicality of money.
- Individuals who have trouble understanding online banking have asked for a home visit by banks for help, but in all of our experiences the banks have refused.
- Pins can be hard to remember for individuals with cognitive impairments.
- Small transactions with cards can be charged an additional card fee, or a minimum payment is required, which is difficult in a cost-of-living crisis.
- Honesty boxes use cash, and they are both practical and a part of Jersey Heritage.
- Individuals who rely on family and friends to buy groceries or run errands give their family/friends cash to make payments.
- Not everyone has access to online banking or understand the security measures to be able to protect their money. As such, physical handling of cash feels much safer.
- In the current financial challenges, the practice of dropping loose change in charity collections is diminishing and is something we would often do.

Thank you for giving this matter your attention. We hope the information is useful to your review. Any member of panel would be welcome to attend the forum to discuss either this submission or the outcomes of the review.

Yours Faithfully

Members of the Older Person's Living Forum 19/06/2024