

1. Are those experiencing a mental health problem more likely to use cash or digital payments more often, or only use one method of payment and for what reason?

Prefer cash because it is easier to manage finances on a tight budget. Card can run into bank charges, easier to use/overspend

2. Are there instances in which businesses would:
 - a. Not accept cash payments?

Some leisure activities and cafes do not accept cash

- b. Not accept digital payment methods?

None that aware of

3. Are there examples in which this has been evidenced?

Yes outlets both in town and other parishes

4. What are the potential impact of the non-acceptance of either cash or digital payments for those experiencing a mental health problem?

Increase isolation further disenfranchises an already stigmatised section of the population. This population may already be experiencing broadband poverty and unable to access on-line services

5. What are the implications of cash or digital payments on:
 - a. Security of payments e.g. fraud protection?

Cash more secure and manageable. Some may be vulnerable to exploitation in the digital world

- b. Resilience of payments e.g. always work?

If they have cards may only be debit cards and if that doesn't work they cannot access the services and do not enjoy the additional protection a credit card provides

- c. Infection control?
 - d. Privacy of payments?
 - e. Budgeting?

Cash easier to manage weekly budgets, most living week to week with no ability to save

- f. Ease of payments?
 - g. Speed of payments?

6. Does access to cash, through ATMs/banks, or digital payments, through cards /smartphones, influence those experiencing a mental health problem ability to make payments?

Digital poor may not have access to their own secure networks and have to use open public networks with the risk that poses.

If particularly mentally unwell it is easier to amass serious debt obligations when on-line. Vulnerable to other people accessing their Pin and account, can be too open and trusting with all people including professionals

7. Should the Government of Jersey:

- a. introduce legislation or safeguarding measures regarding acceptance of cash payments, and if so what would these entail, for example would this vary for sector or size of payment?

Certainly for the community we support if cash payments for items or services under £100 were enacted this would be of benefit

- b. introduce measures to enable more digital payment methods, and if so what would these entail, for example would this vary for sector or size of payment?

Measures to protect the ability to pay in cash would be helpful