



## Acceptance of cash payments review by States Assembly

Feedback from members, carers, staff, stakeholders and others close to Jersey Mencap.

*"I'm a support worker and our residents go to a weekly social club at Maufant. I was chatting about this to people there and a lot of the staff were saying that it would be very hard to run the tuck shop and take the subs at club as this is all cash. We also have residents who don't recognise numbers so they would struggle to use a debit card with a pin number, so taking away cash would massively reduce their independence as they would need a support worker with them to purchase items. We also have residents with sight impairment and they would not be able to use a debit card with a pin. We also have residents who have had issues surrounding taking all of their weekly social payment from their account with a debit card and spending it and therefore getting into financial difficulty."*

**Parent-Carer:** *"I think we should have a choice cash and card. I use both and have problems with money like paying for monthly swim. They changed to card but are cash again now. The kiosk at Bell Royal just card, so I cannot send my son with his carer. My son does have a card but I hold that as he knows about money but got no understanding of costs. I am not saying I do not trust carers but giving them a bank card is not the right thing to do and would add a lot of pressure and worry at keeping eye on things. When my son goes out with carer I give them cash to spend on food e t c and they give me receipt and change. Risk of fraud scares me and I wont use the card on-line as no idea how to protect my self or my son. I have also been in my local shop and they have stood in doorway saying sorry we can only take cash as Internet down .luckily I had cash but what would happen if we all have no cash?"*

**Parent-Carer** *"The main problem for the people I know with learning disabilities is that many do not appreciate the value of items and whether they are paying a fair amount. Cash is safer because they can run out of cash and cant buy anything. A card may not have the same restrictions." It may be difficult for some but would require a significant education program for people with learning disabilities. Digital payment may be user friendly BUT too easy and the value of goods not obvious enough. Whether cash or card there needs to be careful safeguarding of all financial matters."*

**Parent-Carer:** *As like many of our special children, my child gets a benefit . I like to use cash to pay for whatever they want/need when they are with me, so they learn the importance of money. It would be a dreadful shame if the use of cash was taken away because of the value of money and how they learns about money in everyday life.*

**Support Worker:** *We have all experienced some issues with some places that don't or won't accept cash which in some cases is a real shame as our clients only mainly deal with cash on a weekly basis.*

*We all understand the ease and convenience of using a bank card for transactions but it's always been a difficult issue when trying to open and organise accounts for our clients, there always appears to be so much red tape involved, and especially when some clients can't sign their signature. Which leads to staff members to act as a guarantor. This I feel can lead to discrepancies and sometimes monitory abuse of the clients funds. It's a complex issue as we have to respect the reasons why some shops / cafes don't want to have cash on their premises due to theft but I think there should be the*

*choice available for everyone. There is also the difficult subject on explaining to a client with LD that we can't go to a particular place because they will not accept cash..!!"*

**Support Worker:** *A number of our service users still widely use cash when paying for their essentials, food, meals out or when accessing a community and various venues. A significant number of our service users have Financial Delegates or Viscounts in place to safeguard their financial affairs, and their weekly or monthly "allowances" are provided in cash. There are people in our communities that have no bank account or prefer to operate in cash*

*In my experience, when supporting service users in the community, I encountered situations in which businesses said they did not want to accept cash or simply stopped accepting cash altogether i.e. swimming centre. I had situations when I ended up paying for the resident's activity or a meal with my funds. I understand that paying methods are changing and will continue to do so, nevertheless, with these changes we must ensure that we do not exclude people or groups of people in our communities but instead listen to their voices and make reasonable adjustments where possible.*

**Member of Jersey Mencap:** *I use card only in shops. I don't use cash at all. I'm quite happy the way I pay for things.*

**Care Manager:** *How would you feel if cash was not accepted? This enables a culture that will be disabling for a variety of groups, especially Learning disability and older adults to name two. Banks closing across Jersey have already had an impact and to then ask individuals to change what they have done for many years in regards to payment is a challenge in itself, especially when support have worked so hard embed understanding around the value of cash which is an essential life skill. The varying shapes of coins enable recognition oppose to understanding of value so a 50p coin can be recognised by the shape oppose to knowing its 50p by looking at it. Also the variety of notes, especially the varying colours enable this life skill to be support with ease. An individual who can not recognise numbers would struggle trying to navigate a screen with different numbers on.*

*Have you had experience where you have wanted to pay by cash but not been able to as the shop or business does not take cash? I have personally been faced with a situation where I was unable to pay for petrol as I did not have my card or phone with me. I only had cash on me at the time. Luckily they were very understanding. In some cases businesses have decided to stop handling cash altogether in which I completely disagree as this impacts the wider community meaning individuals can no longer access community environments for activities.*

**What is the impact to our members and carers if cash is not accepted?**

*Social isolation as they would be unable to access daily tasks and that is not including activities they may enjoy which keeps them healthy and part of the wider community. If cash stopped being accepted this would have interruption to the individual access to so many enjoyable activities alongside impacting essential day to day requirements such as the weekly shop. This could lead to resilience on support staff or families heightening the risk of financial abuse.*

**Are digital payments user friendly for those with a disability?**

*I would say there is opportunity for those who have a LD to learn about digital payments but this is not a concrete concept, it is numbers on a screen which may in some cases prove harder to navigate.*

*I also believe everyone should have the choice to pay with the legal tender they are able giving the LD community choice in whether they want to pay cash or use a bank card.*

What are your views on about security and protection from fraud?

*I think the vulnerable groups we support would be at higher risk of financial abuse as scam calls may lead to a higher likelihood of manipulating them to access their financial information and they may even hand this over freely. Unless we are willing to step up the legal process to protect people who make scam calls it would be unfair and counter intuitive to put individuals with a learning disability in this situation.*

What are the safeguarding issues?

*Someone taking their money even if they have coerced the individual into this. This area is difficult to tackle if the person with a learning disability is doing as there choice and believe this is ok and safe.*

*An organisation outside of care maybe able to convince them to transfer money, due to the nature of safeguarding this would be the individuals choice potentially leading to having a smaller amount if not having no money left. This could then impact their living circumstances, leading to a higher rate of homelessness. Some individuals may pass on their financial information such as passwords, bank cards etc. giving someone the ability to access and control their finances.*

I am glad this is being looked into, as it does indeed affect the guys we support and the team members.

#### **Care Agency Manager:**

A few places do not accept cash: Dominos, burger bar, sporting locations. Its impacted the individual- not being able to eat or do something they have picked to do, the embarrassment once at the till. Team Members- Putting themselves out of policy by paying (if able to) then having to involve the family to inform them what we have had to do. Also potentially managing an escalation or change in behaviour within the community.

Parents/family having to then lend bank cards- some individuals with or without capacity cannot or do not hold a bank account in their name.

Digital payments are fine- as long as the individual is shown the amount being charged, which is not always the case- it also does not benefit early budgeting work and skill development being dissociated with cash its self.

Safeguarding issues/positives can be seen in multiple ways-

No cash means no chance of being short changed or over charged with no trace nor proof, therefore card payments remove this.

Card can still be abused and is in someways easier to as a tap is normally all it requires. Either way if someone sadly wants to financially abuse an individual, they will find a way.

I think its more discriminatory abuse that is taking place, by not allowing access to individuals whom do not have access to a bank card. It is completely unacceptable to prevent to prevent access to a service or what ever it may be, based on form of payment.

**Parent-Carer** *“XXX struggles with cash and avoids as much as possible using it.*

*We set up a debit card for XXX some time ago, and have set up a standing order where a set amount goes that account every week so she uses this for social outings etc. The rest of her allowance stays in a separate account which she uses if she has a large item to pay for. We find this works well as XXX struggles with budgeting. If someone did ask XXX to lend them some money she would quite happily draw a large amount and hand it over without a second thought. We find a debit card works well.*

**Care Manager** *I think this is hugely important to involve those with a disability with this.*

*Here are some things we have to deal with on a regular basis:*

*Some of our individuals through the CSDL law have delegates in place (family, law firms or the viscount) of which because the individual can't hold a bank account the money is given in cash.*

*Les Amis social club held a monthly pizza on the beach event, however the pizza company only accepts card payments, so the individuals who have delegates stopped attending. The event has since come off our social calendar.*

*There have also been occasions that impacted health, one individual couldn't access LQ swimming as they only accept card payment. The GP recommended she go swimming regularly and this can only be done if she goes with her friend who will pay for them both on her card and she pays her the money in cash.*

*Although we have a finance policy that states staff aren't to purchase on behalf of an individual, it is hard to follow this when you attend a function and they only take card, to not pay for the individual and then pay back yourself with the cash. Staff are putting themselves at risk of accusations because places don't accept cash.*

*Sure you've had plenty come back, but hope these add to the reasons why we need to keep cash going.*

**Support Worker/Charity Governor**

*When Covid was at its peak and for some time shops would only accept cards, then they went to both cash and cards which I personally found better.*

*However when our youngest grandson (then 9) wanted to go shopping he couldn't as he didn't have a card so he would give us cash and we would use our card which he found very frustrating and he didn't feel in control of his money, now fortunately he can use cash.*

*Highland College used to do classes on what was called “money work”*

*which was a big help to the learning disability clients, as on a Friday they would go to the bank, bank their work cheques, and draw out cash for their weekly expenditure. Their bank book showed how much cash was left and interestingly they were never overdrawn.*

*I have had experience where some clients have had cards and have got to the hole in the wall and couldn't remember their number, and the queue of people behind became quite angry, so the poor clients left with nothing.*

*I have also seen some clients who have produced a piece of paper with their number written on it, and ask total strangers to insert the number and amount into the machine for them, luckily there are some honest people around!*

*To answer your questions*

*Impact where cash is not accepted....people with a learning disability could lose track on how much money they spend, or are in danger of being ripped of, having their money stolen.*

*Those who receive benefit payments, nothing wrong with this going into bank accounts, it's getting the money out! again hole in the wall use can cause serious issues. I would like to think that the recipient of the benefit can go into their bank and withdraw what cash is needed and when.*

*Of course people who are blind or sight impaired will have real issues with no cash, using a hole in the wall! Trying to ascertain how much money is in their account, using a machine with PIN number! Counting paper money etc.*

*Unfortunately we live in a world with scammers, fraudsters and even the best of us get conned. People who are disabled, ie LD, Blind, Deaf etc tend to have soft hearts and can be easily conned into passing over a card more than money. When cash is used it shows the depletion, a card not the same.*

### **Jersey Mencap**

*People with a learning disability have a lifelong impairment which varies greatly but money management is often a challenge when the level of disability means reading, writing and arithmetic are limited. That said, with the right support and education, many find their own way of managing money with vast majority preferring cash. Some use the colour of notes to understand denominations, ie. a brown note (£10) will be enough to cover lunch from the shop etc. For some, having physical cash is a visual aid to aid to weekly budgeting.*