

## Petitions Committee: the acceptance of cash

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### Activity

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**The Petitions Committee ran an online survey to ask petitioners for their experience of businesses accepting cash payments, and whether they know anyone else who prefers to use cash, to inform the petitions debate about cash acceptance that will take place on 20 March.**

The survey was sent to people who signed the following petitions:

- [Make it unlawful for shops to refuse cash payments](#)
- [Require all businesses and public services to accept cash payments](#)

The survey was also shared widely on social media.

We have summarised the key themes below and illustrated them with relevant statistics and quotes from respondents.

### Response

There were 18,691 responses to the Committee's survey.

### Methodology

Committee staff manually reviewed hundreds of individual comments and answers, using both subject searches and randomised selection. Survey questions which produced statistical results have also been analysed.

### Results

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**The vast majority of respondents said they prefer to use cash rather than other forms of payment**

- **98%** of respondents said they agree with the ask of the petitions for all shops and services to be required to accept cash.
- **95%** of respondents said they prefer to use cash to pay for things instead of other means of payment.
- **92%** of respondents aged 75+ said they prefer to use cash, compared with **52%** of respondents aged under 16.
- **44%** of respondents said they almost always make payments in cash, and **42%** of said they often make payments in cash.

**There were several reasons respondents said they prefer to use cash rather than other forms of payment**

- **70%** of respondents said they prefer to use cash because they are concerned about the privacy of alternative forms of payment.
- **49%** said they use cash because they are concerned about fraud.
- **44%** said they were concerned that other forms of payment might not work.

- **42%** said they were used to paying for things with cash.

### **The majority of respondents said they had experienced cash refusal when trying to purchase something**

- **77%** of respondents said that a business had refused to let them purchase something with cash.
- **53%** of respondents said they 'sometimes' find cash payments are refused when they try to purchase something, **14%** said cash payments are refused 'very often', **14%** 'rarely' and **11%** 'never'.
- **61%** of respondents said they had been unable to pay in cash for eating out or takeaway food.
- **56%** of respondents said they had been unable to pay in cash for transport.
- **51%** said they had been unable to pay in cash for entertainment and leisure.
- **49%** said they had been unable to pay in cash for accommodation.
- **29%** said they had been unable to pay in cash for housing costs and household bills.
- **27%** said they had been unable to pay in cash for food shopping.
- **10%** said they had been unable to pay in cash for medical supplies.

### **Respondents spoke about the inconvenience of having cash refused, and their feelings of embarrassment or anxiety as a result**

- **88%** of respondents said having their cash refused has a 'large' or 'moderate' impact on them.

### **Quotes**

- "It is not always made clear when you go into a shop whether or not they will accept cash. This can cause anxiety as it is not known until point of sale whether you will have your payment method rejected or not."
- "If I've drawn out cash for groceries and it is refused I might not have enough in my account to pay on card."
- "I had a horrible experience trying to park to take care of an elderly person living alone. The only place I could find to park was a few streets down the road and the parking app did not work, I called the number and that did not work also and the parking machine did not take cash! I got a ticket as I just had to go and visit the elderly person and trying the app and calling took so long that the elderly person was very distressed as I was late."
- "I order food or drink in a cafe, and I'm only told afterwards that cash is not accepted. It means I have to cancel the

order and find another cafe (not always possible) or pay with a card. Not everyone has a card. I have to leave and this is embarrassing and inconvenient and makes me feel like I am unworthy or odd. As a disabled person to leave and find somewhere else to get food etc is a big deal for me. This is happening more and more, especially with high street hospitality chains, but I have also experienced it in local restaurants and shops."

- "I have not been able to buy some pasties from a pasty shop [...] as they don't take cash. It's embarrassing as I have to say I don't want them then. Also, a public house [...] so I could not get anything to eat or drink. It has a terrible effect on your whole life, it makes you very sad and depressed."

**8% of respondents said they had physical or mental health issues that make it difficult to use alternative forms of payment**

- Respondents told us they had physical or mental health problems that made it difficult to use alternative forms of payment. These included bipolar disorder, anxiety disorder, depression, arthritis, visual impairment, cognitive disability, and stroke.

**Quotes**

- "I am bipolar. In a manic phase I once racked up thousands of pounds of debt and this caused my family hardship. My psychiatrist proscribed that during a manic phase I only be allowed cash to prevent a recurrence. It has been a lifesaver for my husband."
- "I'm filling this out on behalf of my 26yr old daughter who has autism and learning disabilities. She cannot have a card as she would not understand the concept. Also, carers take her out and use cash. Using a card would make her very open to fraud [...] Cash is safer and simpler."
- "Arthritis in fingers make it difficult to press small buttons and take out my card some days. If I forget my glasses I can't see the numbers, frequently forget the [pin] number due to cognitive dysfunction which can be worse due to anxiety."
- "I had a stroke, so it's easier for me to work with cash, rather than having to remember pass numbers etc."
- "I am registered severely sighted. Online Banking is a problem for me and also swiping my card & putting my card in the slot and entering my pin is stressful leading to increased anxiety."

### **61% of respondents said they use cash to help with budgeting**

- Some respondents who use cash to help with budgeting said they use cash to avoid debt or control their gambling issues.

### **Quotes**

- "I find I budget better by carrying small amounts of cash with me. I'm useless at budgeting. Also, it is less worrying to lose a £5 or £10 note than a card."
- "Budgeting, you can only spend what you have and it is too tempting to go overdrawn with cards etc, if you inadvertently go overdrawn you can incur charges. It is easy to use and allows you to spend wisely."
- "I tend to gamble. I'm depressed and have very little money, and lots of debt. So I have to use cash to make sure I only spend what little I can."
- "I have worked in the retail gambling sector. It was clear, that when players/ customers were able and encouraged to use either debit cards or accounts holding deposited cash, their spend increased substantially. It wasn't unusual, for customers to ask staff to check back on their card use in a session, because they had lost track of spending. By using cash only, customers were more likely to stay in control."

### **Respondents said that some older people prefer to use cash because they may be less familiar with alternative payment methods**

- "Older people may not know how to use online banking, shopping etc and we have always been used to cash."
- "Parking my car is incredibly frustrating having to download apps in different areas and seeing older people without smart phones trying to park that don't have the app is near impossible."
- "I assist people applying for Blue Badges - disabled parking permits. Often they are elderly and not very tech savvy."
- "I am a pensioner. I cannot afford the equipment necessary to manage the alternative to cash. I am becoming less and less physically able to use technology; keyboards, touchscreens etc. My deteriorating eyesight make it difficult to read or use digital screens but cash can be recognised by touch [...] I sometimes struggle to understand or remember complex payment processes. Cash is a simple and straightforward form of payment that does not require complex processes or instructions, making it a more accessible option. When I struggle with technology, I panic."

- “Relying on cards and digital confuses me as I can't track my spending easily [...] It heightens my anxiety when i cannot get access to my own money, forgetting passwords etc, also struggle with the use of digital technology.”

**Respondents highlighted lack of access to a debit or credit card as a reason some people might prefer or need to pay for things with cash**

- **5%** of respondents said they do not have access to alternative means of payment to cash.

**Quotes**

- “We had a Ukrainian family staying with us. It was some time before they could get a card and they found it very difficult and embarrassing when cash was refused.”
- “Not everyone including many vulnerable adults have a card or a digital method of payment, so it is discrimination.”
- “I have had issues in the past and struggled to get a bank account. In this scenario I would have been reliant on cash.”

**Some respondents said that being able to pay for things with cash was particularly important for children and teenagers**

- Respondent aged under 16: “cash is brilliant, shops and businesses removing it will become a massive detriment to people like me, a lot of the younger generation use cash for so many reasons, removing it will become a big issue for many people”
- “Shopping with children is much easier when you can put a small amount of money in their hand to pay for what they want. They understand it doesn't come out of a bottomless pocket.”
- “We went on holiday [...] recently and my children had been given money and were unable to use it as [the holiday park] are now totally cashless which meant I had to use my card for everything! It's taking away people's rights to choose how they pay with their funds!”
- “For children & teenagers, cash is the only real viable way for them to have independent expenditure.”