

A Cashless Society? P-6-1335 Welsh Government should take steps to ensure vulnerable adults without bank cards can pay with cash: Closing Comments from Mencap Cymru

Mencap Cymru would like to thank the Senedd's Petitions Committee for undertaking this inquiry following our petition calling for the Welsh Government to take action to ensure that adults with a learning disability and other vulnerable adults without bank cards can pay for goods and services with cash.

The campaign started following a conversation with a person who we supported who told us how he had been unable to buy a rugby shirt with birthday money given to him by his parents as the shop attached to a leading WRU rugby club which had adopted cashless payments for all goods and services.

This led to a nation-wide conversation with people with a learning disability, families and support workers contacting Mencap Cymru and members of the Wales Learning Disability Consortium to report their experiences of cashless venues.

We were grateful for the invitation to provide [oral evidence](#) to the Committee in October 2023, alongside Dot Gallagher, Janet Jones and Steven McGee from Mencap Mon, and would like to thank the Committee and its staff for meeting with members from Mencap Mon when launching the report in the Senedd during Learning Disability Week in June this year.

We believe that the Welsh Government's written response to the Committee's recommendations were disappointing; the decision to reject Recommendation 1 regarding publicly funded venues failed to recognise the very real impact that the issue of being unable to pay for goods and services with cash is having on people with a learning disability across Wales and the aspirations of the [Social Services and Well-being \(Wales\) Act 2014](#) of voice, choice and control.

Access to venues for people who do not have digital forms of payment can be as great as a barrier as physical access for those with physical impairments and the social model of disability must be the basis of provision of such services by venues who are in receipt of public funds. We feel the Government's response missed the core aspect of the campaign; this is not about access to cash but ability to spend cash in venues which have moved to digital forms of payment and the resulting sense of exclusion felt by disabled people as a result. Moving to cashless payments simply because of convenience for a publicly funded venue should not be acceptable.

Mencap Cymru believe that there is a need for further research to give us a clearer picture of the scale of the issue in Wales and the impact on Welsh citizens. Research should explore the experiences of people with a learning disability and other vulnerable adults in different parts of the country set against the aspirations of the [Wellbeing of Future Generations Act](#); are publicly funded organisations considering the impact of future generations of decisions they are taking to move to cashless payments. We also believe that there is a lack of data available capturing the scale of financial exclusion for people with a learning disability in Wales.

We were pleased to be able to watch the debate in the Senedd in October alongside Elaine and her son Niall. We would like to thank Carolyn Thomas MS as the Chair of the Petitions Committee for meeting with us ahead of the debate, and to Members of the Senedd for their contributions. We would also like to thank the Cabinet Secretary, Jane Hutt MS, for responding to the debate and for

asking to meet with us on the 27th November to discuss the issue of publicly funded venues further, and how Welsh Government can utilise its powers under existing equality legislation to ensure that venues that they fund aren't creating further barriers to inclusion for a section of society who are already excluded.

We welcome the announcement from the Treasury Committee that they will be [asking for evidence](#) regarding whether rules are needed to govern the acceptance of physical cash in the UK. Mencap Cymru will be submitting evidence to the inquiry highlighting how people with a learning disability are disproportionately impacted by the move to cashless, and would urge the Welsh Government and the Petitions Committee to engage with this inquiry as it progresses.

"It's just another way society puts up barriers for our sons and daughters with a learning disability" Dot Gallagher, parent carer Ynys Môn.