



## **Remarks to the Oireachtas Joint Committee on Finance, Public Expenditure and Reform, and Taoiseach**

### **On the Pre-Legislative Scrutiny of the General Scheme of the Access to Cash Bill 2024**

*Age Action is Ireland's leading advocacy organisation promoting equality for us all as we age.*

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Thank you for the opportunity to speak on the Access to Cash Bill.

Access to cash is about social inclusion. It is about being able to buy something in a shop or café, to buy a bottle of water on a train journey, or to attend a sporting match, without being discriminated against or having your autonomy eroded.

Over one million people in Ireland are aged 60 and older, and they represent 1 in 4 adults. They are disproportionately likely to experience digital and social exclusion due to cashless payment models. They benefit from using cash, as has been recognised by the Minister for Finance.

Rushing to embrace new payment technologies will deepen ageism and age discrimination. Age Action knows this because we know:

- 3 in 10 older persons do not use the internet at all.
- 3 in 10 older persons use the internet with 'below basic digital skills', meaning they might not be able to manage their financial affairs online with confidence or safety.
- This adds up to 6 in 10 older persons who experience digital exclusion.
- 7 in 10 older persons get more than half their weekly income from the Department of Social Protection, including 3 in 10 who get more than 90% of their income from DSP.
- There are many older persons on low fixed incomes who manage their financial affairs through cash, and have done so for all their lives.
- Many older persons do not have digital devices for online banking.
- Many older people do not have the opportunity to develop digital skills, especially in the absence of any state scheme supporting this.

There will be a large cohort of older persons who are digitally excluded and who will prefer to use cash for at least the next 20 years. Some of the reasons for digital

exclusion, such as physical disabilities and cognitive decline, will not disappear over time.

Therefore we need robust infrastructure and regulations to guarantee easy access to and acceptance of cash for at least 20 years, with an expectation that needs may last beyond that.

While the Access to Cash Bill is helpful, it is not comprehensive enough to prevent financial exclusion. Age Action would like to see acceptance of cash by all publicly funded services and all consumer-facing retail to be required by law, which would mean ending the common practice of putting up a sign to say “cashless payment only”. And no consumer should pay more because they pay in cash.

Access to cash and acceptance of cash need to be actively monitored and the rules enforced. People will need a phone number that they can ring to register issues. And there should be timelines for remedial action when cash machines are removed or out of order.

Inadequate public transport must be included in any analysis of local deficiencies. On average, people aged 66 or older live 2.7km away from their nearest public transport stop. Nearly half of women aged 65+ and 28% of men aged 65+ say they have “unmet” transport needs, and half of women aged 75+ do not have a driving licence.

Not all cash service points are open 24/7. Counter services obviously won’t be, but also many ATMs are inside shops or shopping centres. The law should take account of *when* cash service points are available as well as how many of them there are.

Not all access to cash points are equal in quality. Older persons are least likely to use ATMs or ‘cashback’ from a retailer, and are most likely to withdraw over the counter in a bank or post office. ATM screens can be difficult to read, and older persons can fear being robbed while using them. Age Action has heard people’s dissatisfaction with bank

branches that lack a traditional counter service and if anyone's situation is even slightly complicated or outside the norm, it can be difficult to find staff capable of resolving it.

As ATMs are being regulated for the first time, the law should consider regulating some other aspects of their operation; like ensuring transparency of any charges levied; limiting what kind of charges are allowed; provision of clear contact details in cases of difficulties; and ensuring they are located in safe, clean, well-lit areas.

Age Action deals with cases of financial abuse through our Information Service. Forcing older persons to use services and rely on skill sets with which they are not comfortable puts them at risk. Age Action has heard from older persons who have handed over their personal details to allow others to manage their financial affairs, because they can no longer do it themselves as a result of being pushed online. This creates vulnerabilities for abuse, but even where this doesn't occur, it creates relationships of dependency that weakens older persons' autonomy and control in their own life. This is also the case where they are forced to rely on others for transport to get to and from ATMs or banks. Access to cash supports social inclusion; safety; and autonomy, choice and control in managing one's own financial affairs.