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Tuesday 30<sup>th</sup> May 2023

**Mencap Cymru's Response to Minister for Social Justice Letter to Petitions Committee dated 15<sup>th</sup> May 2023.**

We recognise the Welsh Government's limitations in being able to influence private companies beyond raising this issue and the on disabled people. It is also important to highlight that this issue does not only affect people with a learning disability, but it could also impact those with dementia and unhoused people.

There are two areas which we feel Welsh Government needs to focus on in the short and long term.

**1. Long-term - creating ways in which people with a learning disability and other vulnerable adults can use cashless forms of payment if they lack capacity to have a bank accounts.**

As part of the CIW (Care Inspectorate Wales) inspection of regulated services and Section 73 RI visits, there should be scope for inspectors & RIs to assess how as providers they are enabling people with a learning disability to access their money, build their capacity to manage their own money, and exploring ways in which they can take part in a cashless society.

Welsh Government should also work with UK Government and the FCA to develop ways in which vulnerable adults can participate in the purchase of goods and services in a cashless society. Without such means we risk permanently excluding people with a learning disability from having the independence, control, and choice to pay for goods and services themselves.

We also would ask Welsh Government to consider what impact the move to cashless transactions and exclusion of a wide range of Welsh citizens has on the outcomes of the Wellbeing of Future Generations Act?

**2. Short term – Ensuring that venues and organisations in receipt of public funds allow people the choice to pay with cash.**

Access to adequate, community-based banking services is an issue that faces people with a learning disability, and small businesses alike. We are of course sympathetic to this issue and

recognise that Welsh Government's influence in this area will be limited.

However, during the time that our petition was live, we ran a survey where people could tell us where they were unable to pay for things with cash. The survey revealed a number of venues either part-funded by Welsh Government, part owned by local authorities or in receipt of Welsh Government grants that do not accept cash.

These include Wales Millennium Centre; Pontio Arts Centre; Aberystwyth Arts Centre; several leisure centres; Cardiff International Swimming Pool, and Bluestone Holiday Park.

As a society we would expect that at a minimum the above venues have accessible toilet facilities for disabled customers, otherwise they breach the Equality Act. A venue without these facilities is exclusionary and impact the right of disabled people to participate.

Not accepting cash has the same impact on the ability of a disabled person to access goods or services. We have heard from several people who have been unable to participate in cultural events, leisure facilities, buy refreshments and other items because they have a learning disability, cannot access a bank account and are unable to pay with cash.

We feel very strongly that as part of grant/funding conditions, any organisation in receipt of public funds directly from Welsh Government, Local Authorities or any other statutory agency bound by the Equality Act must provide people with the ability to pay using cash.

In conclusion, we welcome the acknowledgement by the Minister that the current situation is discriminating against disabled people and this runs contrary to the Equality Act and welcome the opportunity to engage with the disability taskforce, however we feel that only Welsh Government can fund the level of research needed to understand the potential impact of the move to cashless transactions on its citizens.